



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [WELLS FARGO & COMPANY](#)

City/State [SAN FRANCISCO, CA](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [1,945,996,000](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [3](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

WELLS FARGO & COMPANY
420 MONTGOMERY STREET
SAN FRANCISCO, CA 94104

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	1,934,576,500	1,946,072,500	1,939,429,000	1,911,682,500	1,891,902,500
Net income (\$000)	10,676,000	-1,726,000	3,301,000	19,549,000	22,393,000
Number of BHCs in peer group	131	127	128	125	118

Earnings and Profitability:	BHC	Peer # 1	Pct												
Percent of Average Assets															
Net interest income (tax equivalent)	1.85	2.65	12	2.23	2.84	17	2.10	2.77	16	2.53	3.01	24	2.71	3.08	24
+ Non-interest income	2.10	1.11	88	1.49	1.14	70	1.63	1.21	75	1.87	1.32	78	1.87	1.31	76
- Overhead expense	2.83	2.24	82	2.96	2.63	73	3.02	2.57	76	3.05	2.69	73	2.97	2.71	70
- Provision for credit losses	-0.24	-0.15	33	1.28	0.85	79	0.69	0.51	78	0.14	0.15	58	0.09	0.14	39
+ Securities gains (losses)	0.02	0.01	79	0.05	0.03	74	0.05	0.02	73	0.01	0.01	63	0.01	0	83
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	1.44	1.79	22	-0.55	0.64	11	0.05	1.04	8	1.30	1.56	26	1.54	1.57	42
Net operating income	1.10	1.36	24	-0.18	0.48	14	0.17	0.81	10	1.02	1.19	26	1.18	1.24	39
Net income	1.10	1.35	25	-0.18	0.50	14	0.17	0.82	10	1.02	1.19	26	1.18	1.24	39
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17				1.42
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.24	3.14	10	3.02	3.78	11	2.73	3.55	10	3.85	4.41	16	3.81	4.24	21
Interest expense	0.24	0.27	52	0.60	0.66	48	0.45	0.52	47	1.08	1.08	56	0.85	0.86	55
Net interest income (tax equivalent)	2	2.85	12	2.42	3.10	18	2.28	3.01	16	2.77	3.33	24	2.96	3.38	25
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.20	0.13	68	0.41	0.28	75	0.34	0.27	69	0.29	0.21	72	0.29	0.22	75
Earnings coverage of net loan and lease losses (X)	12.73	4.52	49	3.31	21.56	18	4.19	22.91	19	9.74	24.40	39	11.04	21.75	42
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.77	1.39	78	2.03	1.51	82	2.08	1.58	79	1	0.83	71	1.03	0.90	69
Allowance for loan and lease losses / Total loans and leases	1.72	1.37	78	1.96	1.48	81	2	1.55	78	0.97	0.81	69	1.01	0.89	69
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.91	0.63	76	0.87	0.66	75	1.03	0.71	80	0.67	0.57	64	0.75	0.61	68
30–89 days past due loans and leases / Total loans and leases	0.73	0.27	90	0.69	0.36	85	0.99	0.39	91	0.75	0.43	84	0.86	0.44	89
Liquidity and Funding															
Net noncore funding dependence	-11.01	-1.82	25	0.48	6.94	32	-4.78	3.20	27	14.94	14.45	55	15.23	16.62	54
Net short-term noncore funding dependence	-23.88	-8.21	10	-15.90	-2.29	12	-20.01	-4.76	13	0.22	3.38	32	0.47	4.66	22
Net loans and leases / Total assets	44.36	59.81	12	48.13	63.21	14	46.38	61.58	13	50.49	63.77	17	50.38	63.98	16
Capitalization															
Tier 1 leverage ratio	8.53	9.11	34	7.95	9.03	17	8.33	9.13	29	8.31	9.76	12	9.07	9.71	32
Holding company equity capital / Total assets	9.83	10.88	34	9.11	11.06	21	9.46	11.16	25	9.71	12.43	16	10.35	12.22	23
Total equity capital (including minority interest) / Total assets	9.92	11.01	35	9.15	11.18	20	9.51	11.29	25	9.75	12.57	15	10.39	12.27	23
Common equity tier 1 capital / Total risk-weighted assets	12.07	12.69	48	10.97	12.01	33	11.59	12.38	39	11.14	12.17	33	11.74	12.12	50
Net loans and leases / Equity capital (X)	4.51	5.51	28	5.28	5.78	41	4.91	5.58	37	5.20	5.21	53	4.87	5.29	42
Cash dividends / Net income	13.63	25.30	28		60.26		191	42.30	99	50.31	33.12	82	42.18	27.31	78
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	-1.16	9.29	11	2.36	17.07	10	1.43	16.68	10	1.67	9.26	17	-2.86	7	5
Equity capital	6.62	9.31	52	-9.88	6.16	8	-1.21	6.99	10	-4.60	10.49	2	-5.20	7.89	6
Net loans and leases	-8.91	0.79	10	-1.25	13.26	10	-6.82	9.07	7	1.90	9.10	21	-0.70	7.89	7
Noncore funding	-35.87	-23.76	37	-23.25	-2.41	21	-31.76	-12.18	28	-2.04	6.59	38	-7.68	10.67	20
Parent Company Ratios															
Short-term debt / Equity capital	7.54	0.48	96	10.40	0.98	92	9.91	0.77	94	7.17	1.02	90	3.42	1.14	83
Long-term debt / Equity capital	74.21	11.05	94	94.94	13.39	95	88.32	13.56	95	73.46	13.04	95	64.61	13.37	92
Equity investment in subsidiaries / Equity capital	91.61	103.07	6	117.09	103.11	93	94.03	102.81	9	111.73	103.22	86	103.85	103.10	56
Cash from ops + noncash items + op expense / Op expense + dividends	108.21	130.64	44	149.71	154.33	60	490.13	147.24	97	196.02	190.27	57	152.64	174.91	45

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	14,615,000	18,714,000	34,673,000	44,518,000	44,377,000	-21.90	-25.35
Income from lease financing receivables.....	361,000	406,000	732,000	869,000	940,000	-11.08	-14.66
Fully taxable income on loans and leases.....	14,874,000	18,969,000	35,132,000	44,982,000	44,905,000	-21.59	-25.25
Tax-exempt income on loans and leases.....	102,000	151,000	273,000	405,000	412,000	-32.45	-2.86
Estimated tax benefit on income on loans and leases.....	21,412	52,076	99,924	127,434	137,751	-58.88	-74.94
Income on loans and leases (tax equivalent).....	14,997,412	19,172,076	35,504,924	45,514,434	45,454,751	-21.77	-25.34
Investment interest income (tax equivalent).....	3,577,588	5,230,924	9,113,076	12,426,566	12,202,249	-31.61	-27.81
Interest on balances due from depository institutions.....	128,000	432,000	548,000	2,875,000	2,852,000	-70.37	-78.52
Interest income on other earning assets.....	1,304,000	2,157,000	3,498,000	6,416,000	5,395,000	-39.55	-6.05
Total interest income (tax equivalent).....	20,007,000	26,992,000	48,664,000	67,232,000	65,904,000	-25.88	-25.97
Interest on time deposits of \$250K or more	-11,000	193,000	210,000	880,000	1,062,000		
Interest on time deposits < \$250K.....	88,000	496,000	682,000	1,919,000	957,000	-82.26	
Interest on foreign office deposits	0	205,000	236,000	937,000	834,000	-100.00	-100.00
Interest on other deposits	128,000	1,433,000	1,676,000	4,899,000	2,769,000	-91.07	-46.89
Interest on other borrowings and trading liabilities.....	1,619,000	2,564,000	4,400,000	9,000,000	7,868,000	-36.86	-2.41
Interest on subordinated debt and mandatory convertible securities	308,000	445,000	759,000	1,217,000	1,162,000	-30.79	-26.67
Total interest expense.....	2,132,000	5,336,000	7,963,000	18,852,000	14,652,000	-60.04	-21.56
Net interest income (tax equivalent).....	17,875,000	21,656,000	40,701,000	48,380,000	51,252,000	-17.46	-26.47
Non-interest income.....	20,321,000	14,450,000	31,697,000	35,697,000	35,374,000	40.63	1.12
Adjusted operating income (tax equivalent)	38,196,000	36,106,000	72,398,000	84,077,000	86,626,000	5.79	-13.98
Overhead expense.....	27,377,000	28,802,000	58,511,000	58,344,000	56,272,000	-4.95	4.58
Provision for credit losses.....	-2,291,000	12,434,000	13,400,000	2,714,000	1,767,000		
Securities gains (losses)	151,000	449,000	873,000	139,000	106,000	-66.37	-78.97
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	13,889,000	-5,326,000	1,055,000	24,810,000	29,196,000		-17.83
Applicable income taxes	2,345,000	-3,758,000	-3,005,000	4,157,000	5,661,000		-55.04
Tax equivalent adjustments	110,000	259,000	474,000	612,000	659,000	-57.53	-81.64
Applicable income taxes (tax equivalent).....	2,455,000	-3,499,000	-2,531,000	4,769,000	6,320,000		-57.78
Minority interest	758,000	-101,000	285,000	492,000	483,000		1031.34
Net income before discontinued operations, net of minority interest	10,676,000	-1,726,000	3,301,000	19,549,000	22,393,000		-3.12
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	10,676,000	-1,726,000	3,301,000	19,549,000	22,393,000		-3.12
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	11,434,000	-1,827,000	3,586,000	20,041,000	22,876,000		3.13
Investment securities income (tax equivalent).....	3,577,588	5,230,924	9,113,076	12,426,566	12,202,249	-31.61	-27.81
US Treasury and agency securities (excluding mortgage-backed securities)	504,000	567,000	1,126,000	1,299,000	1,093,000	-11.11	-32.44
Mortgage-backed securities	2,155,000	3,160,000	5,493,000	7,109,000	6,927,000	-31.80	0.89
All other securities	918,588	1,503,924	2,494,076	4,018,566	4,182,249	-38.92	-55.70
Cash dividends declared.....	1,455,000	4,843,000	6,305,000	9,835,000	9,445,000	-69.96	-68.36
Common	826,000	4,189,000	5,015,000	8,444,000	7,889,000	-80.28	-78.46
Preferred.....	629,000	654,000	1,290,000	1,391,000	1,556,000	-3.82	-17.67

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.07	2.92	9	2.77	3.46	10	2.51	3.27	10	3.52	4	20	3.48	3.87	21
Less: Interest expense	0.22	0.25	50	0.55	0.61	49	0.41	0.48	46	0.99	0.98	58	0.77	0.79	57
Equals: Net interest income (tax equivalent)	1.85	2.65	12	2.23	2.84	17	2.10	2.77	16	2.53	3.01	24	2.71	3.08	24
Plus: Non-interest income	2.10	1.11	88	1.49	1.14	70	1.63	1.21	75	1.87	1.32	78	1.87	1.31	76
Equals: adjusted operating income (tax equivalent)	3.95	3.82	64	3.71	4.05	31	3.73	4.04	37	4.40	4.41	52	4.58	4.46	59
Less: Overhead expense	2.83	2.24	82	2.96	2.63	73	3.02	2.57	76	3.05	2.69	73	2.97	2.71	70
Less: Provision for credit losses	-0.24	-0.15	33	1.28	0.85	79	0.69	0.51	78	0.14	0.15	58	0.09	0.14	39
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.02	0.01	79	0.05	0.03	74	0.05	0.02	74	0.01	0.01	63	0.01	0	83
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.44	1.79	22	-0.55	0.64	11	0.05	1.04	8	1.30	1.56	26	1.54	1.57	42
Less: Applicable income taxes (tax equivalent)	0.25	0.41	14	-0.36	0.16	5	-0.13	0.23	3	0.25	0.36	21	0.33	0.33	50
Less: Minority interest	0.08	0	95	-0.01	0	3	0.01	0	91	0.03	0	92	0.03	0	93
Equals: Net operating income	1.10	1.36	24	-0.18	0.48	14	0.17	0.81	10	1.02	1.19	26	1.18	1.24	39
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.10	1.35	25	-0.18	0.50	14	0.17	0.82	10	1.02	1.19	26	1.18	1.24	39
Memo: Net income (last four quarters)	0.81	1.25	13	0.30	0.81	14	0.17	0.82	10	1.02	1.19	25	1.18	1.24	39
Net income—BHC and noncontrolling (minority) interest	1.18	1.37	34	-0.19	0.50	14	0.18	0.83	11	1.05	1.20	28	1.21	1.25	42
Margin Analysis															
Average earning assets / Average assets	92.23	93.15	37	91.84	91.74	52	91.93	92.32	44	91.44	91.05	56	91.43	91.48	52
Average interest-bearing funds / Average assets	61.27	62.32	49	67	65.48	61	65.26	64.06	59	67.81	65.57	64	66.48	65.56	61
Interest income (tax equivalent) / Average earning assets	2.24	3.14	10	3.02	3.78	11	2.73	3.55	10	3.85	4.41	16	3.81	4.24	21
Interest expense / Average earning assets	0.24	0.27	52	0.60	0.66	48	0.45	0.52	47	1.08	1.08	56	0.85	0.86	55
Net interest income (tax equivalent) / Average earning assets	2	2.85	12	2.42	3.10	18	2.28	3.01	16	2.77	3.33	24	2.96	3.38	25
Yield or Cost															
Total loans and leases (tax equivalent)	3.35	4.05	13	3.88	4.44	15	3.67	4.27	15	4.71	5.09	24	4.73	4.95	39
Interest-bearing bank balances	0.10	0.11	40	0.53	0.50	61	0.29	0.27	58	2.15	2.04	51	1.75	1.64	61
Federal funds sold and reverse repos	-0.01	0.26	6	0.86	0.94	53	0.48	0.68	48	2.20	2.44	44	1.87	2.17	37
Trading assets	1.97	0.42	87	2.83	0.67	88	2.50	0.60	88	3.45	0.99	91	3.44	1.11	85
Total earning assets	2.23	3.11	10	2.99	3.74	11	2.70	3.51	10	3.81	4.36	17	3.77	4.20	22
Investment securities (tax equivalent)	1.66	1.80	43	2.53	2.51	51	2.23	2.25	46	3.01	2.76	75	2.97	2.68	75
US Treasury and agency securities (excluding mortgage-backed securities)	1.57	1.28	70	1.95	2.01	54	1.88	1.75	60	2.15	2.32	43	2.07	2.05	56
Mortgage-backed securities	1.57	1.56	52	2.45	2.33	61	2.14	2.05	56	2.76	2.61	70	2.68	2.50	74
All other securities	1.82	2.91	14	3.34	3.48	57	2.72	3.24	30	4.17	4.06	72	4.07	4.20	66
Interest-bearing deposits	0.04	0.24	4	0.47	0.70	27	0.29	0.53	20	0.92	1.10	35	0.61	0.81	35
Time deposits of \$250K or more	-0.32	0.76	0	1.34	1.67	20	0.98	1.42	18	2.18	1.96	64	2.26	1.44	93
Time deposits < \$250K	0.51	0.72	29	1.45	1.58	37	1.14	1.36	29	2.37	1.82	86	1.64	1.29	73
Other domestic deposits	0.03	0.17	3	0.34	0.50	28	0.20	0.36	18	0.63	0.93	28	0.37	0.67	18
Foreign deposits	0	0.12	24	0.90	0.59	75	0.60	0.42	75	1.75	1.19	83	1.30	0.97	71
Federal funds purchased and repos	0.02	0.19	14	0.77	0.85	58	0.47	0.62	51	2.11	1.86	61	1.78	1.51	61
Other borrowed funds and trading liabilities	1.58	1.31	62	1.91	1.62	69	1.76	1.50	63	2.78	2.38	73	2.61	2.28	75
All interest-bearing funds	0.36	0.40	50	0.82	0.92	45	0.63	0.74	43	1.45	1.49	55	1.17	1.19	57

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
Non-interest Income and Expenses															
Total non-interest income	20,321,000		14,450,000		31,697,000		35,697,000		35,374,000						
Fiduciary activities income	795,000		736,000		1,506,000		1,726,000		1,974,000						
Service charges on deposit accounts - domestic	2,277,000		2,290,000		4,598,000		5,201,000		5,138,000						
Trading revenue.....	369,000		871,000		1,172,000		993,000		602,000						
Investment banking fees and commissions.....	7,110,000		6,189,000		12,605,000		12,346,000		12,321,000						
Insurance activities revenue.....	175,000		195,000		349,000		378,000		429,000						
Venture capital revenue.....	2,460,000		-223,000		971,000		1,191,000		1,228,000						
Net servicing fees	-120,000		-417,000		-138,000		523,000		1,374,000						
Net securitization income	51,000		-12,000		28,000		114,000		41,000						
Net gains (losses) on sales of loans, OREO, other assets.....	1,306,000		1,082,000		1,562,000		2,826,000		3,402,000						
Other non-interest income.....	5,898,000		3,739,000		9,044,000		10,399,000		8,865,000						
Total overhead expenses	27,377,000		28,802,000		58,511,000		58,344,000		56,272,000						
Personnel expense.....	18,472,000		17,409,000		36,376,000		35,425,000		33,308,000						
Net occupancy expense.....	2,839,000		2,773,000		5,816,000		5,765,000		5,332,000						
Goodwill impairment losses	183,000		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	39,000		45,000		89,000		108,000		1,058,000						
Other operating expenses.....	5,844,000		8,575,000		16,230,000		17,046,000		16,574,000						
Fee income on mutual funds and annuities.....	1,537,000		1,418,000		2,949,000		3,003,000		3,202,000						
Memoranda															
Assets under management in proprietary mutual funds and annuities	304,946,000		287,437,000		296,305,000		227,416,000		196,584,000						
Number of equivalent employees	249,610		266,343		258,911		259,795		258,686						
Average personnel expense per employee.....	74		65.36		140.50		136.36		128.76						
Average assets per employee.....	7,750.40		7,306.64		7,490.72		7,358.43		7,313.51						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	7.56	2.15	93	9.81	2.20	94	9.30	2.02	95	8.41	2.72	90	9.05	3.08	88
Overhead expenses / Net Interest Income + non-interest income	71.88	59.03	92	80.35	63.28	90	81.35	62.28	89	69.90	61.29	82	65.46	60.88	73
Percent of Average Assets															
Total overhead expense	2.83	2.24	82	2.96	2.63	73	3.02	2.57	76	3.05	2.69	73	2.97	2.71	70
Personnel expense.....	1.91	1.25	92	1.79	1.31	89	1.88	1.30	90	1.85	1.41	86	1.76	1.44	78
Net occupancy expense.....	0.29	0.24	71	0.28	0.26	62	0.30	0.26	68	0.30	0.28	62	0.28	0.28	52
Other operating expenses.....	0.63	0.73	43	0.89	0.99	60	0.84	0.94	58	0.90	0.97	54	0.93	0.97	58
Overhead less non-interest income	0.73	1.10	18	1.47	1.36	64	1.38	1.25	61	1.18	1.32	35	1.10	1.38	27
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	71.68	58.45	93	79.77	62.83	90	80.82	61.82	89	69.39	60.64	83	64.96	60.37	73
Personnel expense.....	48.36	33.10	96	48.22	32.43	97	50.24	32.36	99	42.13	32.39	92	38.45	32.51	80
Net occupancy expense.....	7.43	6.33	66	7.68	6.65	68	8.03	6.58	73	6.86	6.52	58	6.16	6.48	38
Other operating expenses.....	15.88	18.60	35	23.87	23.06	69	22.54	22.28	68	20.40	21.20	53	20.35	20.90	51
Total non-interest income	53.20	28.18	89	40.02	27.40	81	43.78	28.83	82	42.46	29.23	79	40.84	28.50	78
Fiduciary activities income	2.08	2.24	54	2.04	2.10	57	2.08	2.09	58	2.05	1.97	59	2.28	2.14	62
Service charges on domestic deposit accounts	5.96	3.19	90	6.34	3.35	92	6.35	3.27	91	6.19	3.88	82	5.93	4.15	69
Trading revenue.....	0.97	0.72	76	2.41	1.60	78	1.62	1.28	76	1.18	1.18	69	0.69	0.85	66
Investment banking fees and commissions.....	18.61	2.52	96	17.14	2.64	92	17.41	2.46	94	14.68	3.54	90	14.22	3.42	90
Insurance activities revenue.....	0.46	0.37	72	0.54	0.39	75	0.48	0.41	73	0.45	0.47	73	0.50	0.47	75
Venture capital revenue.....	6.44	0.02	98	-0.62	0	2	1.34	0.01	96	1.42	0.02	97	1.42	0.02	97
Net servicing fees	-0.31	0.55	3	-1.15	-0.20	16	-0.19	0.01	20	0.62	0.28	78	1.59	0.65	81
Net securitization income	0.13	0.01	92	-0.03	0	1	0.04	0	91	0.14	0.01	94	0.05	0.01	90
Net gain (loss) - sales of loans, OREO, and other assets	3.42	3.83	56	3	2.89	65	2.16	3.92	50	3.36	1.86	78	3.93	1.61	84
Other non-interest income.....	15.44	9.26	83	10.36	9.31	67	12.49	9.65	72	12.37	10.04	71	10.23	9.86	61
Overhead less non-interest income	18.47	29.94	18	39.75	34.19	65	37.04	31.93	62	26.94	31.06	32	24.12	31.46	26
Applicable income taxes / Pretax net operating income (tax equivalent).....	16.88	21.54	10		18.39		-284.83	18.63	0	16.76	20.56	20	19.39	19.04	45
Applicable income tax + TE / Pretax net operating income + TE	17.68	23.10	6		22.75		-239.91	21.18	0	19.22	23.23	14	21.65	21.56	42

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans	422,624,000	475,165,000	460,411,000	481,427,000	475,106,000	-11.06	-16.16	
Commercial and industrial loans	154,342,000	190,486,000	162,803,000	188,066,000	193,655,000	-18.97	-18.73	
Loans to individuals	102,794,000	109,541,000	110,592,000	115,332,000	112,489,000	-6.16	-20.26	
Loans to depository institutions and acceptances of other banks	14,541,000	15,395,000	12,535,000	19,867,000	15,956,000	-5.55	-6.61	
Agricultural loans	3,061,000	3,909,000	3,657,000	4,652,000	5,165,000	-21.69	-30.43	
Other loans and leases	181,022,000	172,088,000	175,398,000	173,434,000	162,473,000	5.19	37.31	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	878,384,000	966,584,000	925,396,000	982,778,000	964,844,000	-9.12	-9.88	
Less: Allowance for loan and lease losses	15,148,000	18,926,000	18,516,000	9,551,000	9,775,000	-19.96	29.87	
Net loans and leases	863,236,000	947,658,000	906,880,000	973,227,000	955,069,000	-8.91	-10.36	
Debt securities that reprice or mature in over 1 year	377,578,000	328,187,000	337,497,000	360,372,000	357,378,000	15.05	30.93	
Mutual funds and equity securities	1,624,000	6,426,000	1,564,000	6,481,000	4,513,000	-74.73	-79.20	
Subtotal	1,242,438,000	1,282,271,000	1,245,941,000	1,340,080,000	1,316,960,000	-3.11	-1.33	
Interest-bearing bank balances	249,029,000	238,197,000	236,832,000	120,100,000	150,287,000	4.55	6.40	
Federal funds sold and reverse repos	67,390,000	80,353,000	63,282,000	104,974,000	84,172,000	-16.13	9.79	
Debt securities that reprice or mature within 1 year	73,281,000	69,579,000	88,600,000	57,014,000	57,322,000	5.32	14.99	
Trading assets	132,611,000	109,230,000	123,607,000	121,507,000	100,315,000	21.41	65.57	
Total earning assets	1,764,805,000	1,779,785,000	1,758,318,000	1,743,681,000	1,709,056,000	-0.84	3.90	
Non-interest-bearing cash and due from depository institutions	25,304,000	24,704,000	28,236,000	21,757,000	23,551,000	2.43	24.00	
Premises, fixed assets, and leases	12,795,000	13,557,000	13,194,000	13,937,000	9,239,000	-5.62	54.36	
Other real estate owned	150,000	195,000	175,000	307,000	473,000	-23.08	-86.12	
Investment in unconsolidated subsidiaries	18,567,000	18,963,000	20,455,000	19,001,000	17,640,000	-2.09	29.59	
Intangible and other assets	124,452,000	131,582,000	134,826,000	128,872,000	135,924,000	-5.42	-15.12	
Total assets	1,945,996,000	1,968,766,000	1,955,163,000	1,927,555,000	1,895,883,000	-1.16	3.00	
Quarterly average assets	1,936,442,000	1,944,953,000	1,922,462,000	1,938,795,000	1,883,555,000	-0.44	4.23	
Average loans and leases (YTD)	895,207,000	989,019,500	967,573,750	967,348,250	960,857,250	-9.49	-6.05	
Memoranda								
Loans held-for-sale	23,325,000	32,493,000	35,369,000	23,347,000	15,698,000	-28.22	-3.42	
Loans not held-for-sale	855,059,000	934,091,000	890,027,000	959,431,000	949,146,000	-8.46	-10.05	
Real estate loans secured by 1–4 family	285,034,000	336,044,000	323,461,000	344,353,000	336,206,000	-15.18	-19.45	
Commercial real estate loans	127,722,000	128,887,000	126,300,000	126,328,000	128,670,000	-0.90	-8.05	
Construction and land development	20,698,000	20,088,000	20,280,000	18,588,000	21,284,000	3.04	-9.64	
Multifamily	16,978,000	14,699,000	15,218,000	14,108,000	13,373,000	15.50	17.06	
Nonfarm nonresidential	90,046,000	94,100,000	90,802,000	93,632,000	94,013,000	-4.31	-11.28	
Real estate loans secured by farmland	1,390,000	2,109,000	1,798,000	2,231,000	2,599,000	-34.09	-49.34	
Total investment securities	452,539,000	404,347,000	427,717,000	423,873,000	419,213,000	11.92	25.73	
U.S. Treasury securities	63,481,000	56,561,000	69,454,000	59,001,000	55,151,000	12.23	-8.61	
US agency securities (excluding mortgage-backed securities)	0	0	0	1,500,000	2,948,000		-100.00	
Municipal securities	42,535,000	41,475,000	40,254,000	48,000,000	49,223,000	2.56	-24.32	
Mortgage-backed securities	284,769,000	255,079,000	259,139,000	262,083,000	253,888,000	11.64	72.17	
Asset-backed securities	38,152,000	29,475,000	29,778,000	34,420,000	40,891,000	29.44	-14.30	
Other debt securities	21,978,000	15,331,000	27,528,000	12,388,000	12,599,000	43.36	64.16	
Mutual funds and equity securities	1,624,000	6,426,000	1,564,000	6,481,000	4,513,000	-74.73	-79.20	
Available-for-sale securities	189,897,000	228,899,000	220,392,000	263,459,000	269,912,000	-17.04	-26.82	
U.S. Treasury securities	35,905,000	7,983,000	22,159,000	13,460,000	10,400,000	349.77	44.85	
US agency securities (excluding mortgage-backed securities)	0	0	0	1,500,000	2,948,000		-100.00	
Municipal securities	14,278,000	27,189,000	14,383,000	34,514,000	42,937,000	-47.49	-73.57	
Mortgage-backed securities	100,913,000	148,935,000	142,799,000	167,214,000	160,203,000	-32.24	-12.86	
Asset-backed securities	16,823,000	29,461,000	13,523,000	34,383,000	40,825,000	-42.90	-58.51	
Other debt securities	21,978,000	15,331,000	27,528,000	12,388,000	12,599,000	43.36	64.16	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	3,068,000	7,860,000	6,546,000	2,927,000	-2,673,000	-60.97	-16.11	
Available-for-sale securities appreciation (depreciation)	3,553,000	4,318,000	4,832,000	3,398,000	-2,559,000	-17.72	-21.67	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	71,465,000	57,579,000	75,506,000	64,811,000	62,561,000	24.12	-26.20	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	476,349,000	64,388,000	434,571,000	60,242,000	60,951,000	639.81	519.21
NOW, ATS and transaction accounts	453,276,000	54,477,000	447,445,000	62,814,000	56,797,000	732.05	997.10
Time deposits less brokered deposits < \$250K	315,000	-27,564,000	-9,595,000	-14,046,000	-12,583,000		
MMDA and other savings accounts	447,443,000	1,177,204,000	437,142,000	1,034,965,000	991,189,000	-61.99	-52.47
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	1,377,383,000	1,268,505,000	1,309,563,000	1,143,975,000	1,096,354,000	8.58	29.37
Time deposits of \$250K or more	5,215,000	18,037,000	9,347,000	37,144,000	39,668,000	-71.09	
Foreign deposits	28,247,000	35,643,000	35,556,000	54,620,000	59,296,000	-20.75	-71.70
Federal funds purchased and repos	33,708,000	49,659,000	46,362,000	92,403,000	92,429,000	-32.12	-67.84
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		-100.00
Other borrowings w/remaining maturity of 1 year or less	32,289,000	39,048,000	43,631,000	51,507,000	59,526,000	-17.31	-28.68
Other borrowings w/remaining maturity over 1 year	123,684,000	163,067,000	144,221,000	159,413,000	150,279,000	-24.15	-29.19
Brokered deposits < \$250K	29,739,000	88,848,000	50,023,000	87,226,000	91,163,000	-66.53	
Noncore funding	252,882,000	394,302,000	329,140,000	482,313,000	492,361,000	-35.87	-50.03
Trading liabilities	33,873,000	30,297,000	36,282,000	25,217,000	27,260,000	11.80	10.47
Subordinated notes and debentures + trust preferred securities	35,607,000	39,632,000	37,735,000	34,677,000	32,596,000	-10.16	-9.36
Other liabilities	53,125,000	55,908,000	56,523,000	53,389,000	50,246,000	-4.98	15.84
Total liabilities	1,752,870,000	1,788,644,000	1,769,243,000	1,739,571,000	1,698,817,000	-2.00	3.93
Equity Capital							
Perpetual preferred stock (including surplus)	20,684,000	20,939,000	20,984,000	21,620,000	23,309,000	-1.22	-17.20
Common stock	9,136,000	9,136,000	9,136,000	9,136,000	9,136,000	0.00	0.00
Common surplus	60,154,000	60,082,000	60,349,000	60,978,000	60,590,000	0.12	-0.64
Retained earnings	171,765,000	159,952,000	162,890,000	166,697,000	158,163,000	7.39	35.17
Accumulated other comprehensive income	-564,000	-798,000	194,000	-1,311,000	-6,336,000		
Other equity capital components	-69,913,000	-69,925,000	-68,666,000	-69,974,000	-48,696,000		
Total holding company equity capital	191,262,000	179,386,000	184,887,000	187,146,000	196,166,000	6.62	-5.20
Noncontrolling (minority) interest in subsidiaries	1,864,000	736,000	1,033,000	838,000	900,000	153.26	103.49
Total equity capital, including minority interest	193,126,000	180,122,000	185,920,000	187,984,000	197,066,000	7.22	-4.70
Total liabilities and capital	1,945,996,000	1,968,766,000	1,955,163,000	1,927,555,000	1,895,883,000	-1.16	3.00
Memoranda							
Non-interest-bearing deposits	504,220,000	433,179,000	467,176,000	344,835,000	349,845,000	16.40	39.16
Interest-bearing deposits	936,364,000	977,854,000	937,313,000	978,130,000	936,636,000	-4.24	5.98
Total deposits	1,440,584,000	1,411,033,000	1,404,489,000	1,322,965,000	1,286,481,000	2.09	15.63
Long-term debt that reprices within 1 year	5,683,000	21,200,000	7,397,000	38,332,000	49,294,000	-73.19	-92.76
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	184,887,000	187,146,000	187,146,000	196,166,000	206,936,000		
Accounting restatements	-207,000	991,000	991,000	-11,000	-24,000		
Net income	10,676,000	-1,726,000	3,301,000	19,549,000	22,393,000		
Net sale of new perpetual preferred stock	-347,000	-502,000	-486,000	-1,550,000	-1,007,000		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	819,000	2,044,000	2,719,000	2,157,000	1,676,000		
Less: Purchase of treasury stock	2,161,000	3,409,000	3,415,000	24,533,000	20,633,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	1,455,000	4,843,000	6,305,000	9,835,000	9,445,000		
Change in other comprehensive income	-758,000	513,000	1,505,000	4,544,000	-3,674,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-192,000	-828,000	-569,000	659,000	-56,000		
Holding company equity capital, ending balance	191,262,000	179,386,000	184,887,000	187,146,000	196,166,000		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	21.72	36.32	20	24.14	36.22	24	23.55	36.22	23	24.98	37.78	27	25.06	37.19	27
Commercial and industrial loans	7.93	12.25	24	9.68	14.99	22	8.33	13.52	20	9.76	12.02	40	10.21	12.85	43
Loans to individuals	5.28	3.48	75	5.56	3.53	71	5.66	3.40	74	5.98	4.20	68	5.93	4.31	68
Loans to depository institutions and acceptances of other banks	0.75	0.01	97	0.78	0.04	95	0.64	0.03	96	1.03	0.04	96	0.84	0.05	94
Agricultural loans.....	0.16	0.21	68	0.20	0.20	71	0.19	0.19	71	0.24	0.24	73	0.27	0.30	71
Other loans and leases.....	9.30	4.22	84	8.74	4.66	80	8.97	4.63	79	9	5.01	81	8.57	5	78
Net loans and leases.....	44.36	59.81	12	48.13	63.21	14	46.38	61.58	13	50.49	63.77	17	50.38	63.98	16
Debt securities over 1 year.....	19.40	17.61	59	16.67	14.01	66	17.26	15.55	62	18.70	14.60	73	18.85	14.63	70
Mutual funds and equity securities	0.08	0.06	71	0.33	0.05	96	0.08	0.05	74	0.34	0.06	93	0.24	0.06	91
Subtotal	63.85	78.32	12	65.13	78.43	12	63.73	78.16	11	69.52	79.65	15	69.46	79.97	16
Interest-bearing bank balances	12.80	9.11	71	12.10	6.78	83	12.11	7.51	79	6.23	3.06	82	7.93	3.04	88
Federal funds sold and reverse repos	3.46	0.52	90	4.08	0.86	88	3.24	0.82	87	5.45	1.57	84	4.44	1.66	85
Debt securities 1 year or less	3.77	1.53	87	3.53	1.83	82	4.53	1.68	89	2.96	1.91	76	3.02	1.96	76
Trading assets	6.81	0.60	93	5.55	1.09	90	6.32	1.01	90	6.30	1.19	87	5.29	1.33	85
Total earning assets.....	90.69	91.43	41	90.40	90.72	46	89.93	91.05	33	90.46	89.53	64	90.15	89.74	56
Non-interest cash and due from depository institutions.....	1.30	1.01	75	1.25	1.08	64	1.44	1.07	82	1.13	1.14	46	1.24	1.21	51
Other real estate owned.....	0.01	0.02	47	0.01	0.03	35	0.01	0.02	44	0.02	0.03	46	0.02	0.04	50
All other assets.....	8.01	7.50	59	8.35	8.16	54	8.63	7.82	62	8.41	9.27	39	8.61	8.98	44
Memoranda															
Short-term investments	20.03	12.01	84	19.71	10.58	85	19.88	11.17	84	14.63	7.63	82	15.39	7.80	80
U.S. Treasury securities.....	3.26	1.08	83	2.87	0.92	82	3.55	0.84	85	3.06	1.03	80	2.91	1.04	83
US agency securities (excluding mortgage-backed securities)	0	0.77	10	0	0.48	12	0	0.63	11	0.08	0.54	41	0.16	0.69	47
Municipal securities	2.19	1.72	65	2.11	1.45	68	2.06	1.69	64	2.49	1.34	75	2.60	1.62	72
Mortgage-backed securities	14.63	12.97	60	12.96	11.11	62	13.25	11.75	57	13.60	11.44	65	13.39	11.13	63
Asset-backed securities	1.96	0.38	90	1.50	0.27	90	1.52	0.32	88	1.79	0.28	92	2.16	0.33	91
Other debt securities	1.13	0.52	78	0.78	0.39	78	1.41	0.42	83	0.64	0.39	74	0.66	0.41	77
Loans held-for-sale.....	1.20	0.42	84	1.65	0.48	88	1.81	0.52	89	1.21	0.39	84	0.83	0.30	84
Loans held for investment	43.94	59.85	12	47.45	63.46	14	45.52	61.72	13	49.77	63.50	17	50.06	63.93	16
Real estate loans secured by 1–4 family	14.65	11.69	65	17.07	12.29	68	16.54	11.91	67	17.86	13.29	68	17.73	13.46	66
Revolving	1.36	1.45	56	1.78	1.80	53	1.58	1.66	56	1.97	2.07	53	2.31	2.27	56
Closed-end, secured by first liens	13.23	9.84	68	15.20	9.99	77	14.90	9.81	75	15.79	10.69	76	15.29	10.57	76
Closed-end, secured by junior liens	0.06	0.20	30	0.09	0.26	32	0.07	0.22	31	0.10	0.28	38	0.14	0.31	36
Commercial real estate loans	6.56	22.48	14	6.55	21.90	17	6.46	22.22	16	6.55	22.23	19	6.79	21.58	18
Construction and land development	1.06	3.35	22	1.02	3.32	24	1.04	3.40	23	0.96	3.44	23	1.12	3.51	26
Multifamily	0.87	3.31	20	0.75	3.07	20	0.78	3.12	19	0.73	3.01	19	0.71	2.72	20
Nonfarm nonresidential	4.63	14.81	16	4.78	14.50	20	4.64	14.72	19	4.86	14.69	21	4.96	14.44	21
Real estate loans secured by farmland	0.07	0.34	49	0.11	0.33	54	0.09	0.33	51	0.12	0.36	53	0.14	0.41	58

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	48.11	59.66	26	49.16	55.37	35	49.75	57.15	32	48.99	57.46	34	49.24	56.49	39
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	32.45	19.82	84	34.77	19.50	89	34.95	19.43	89	35.04	20.75	87	34.85	21.10	89
Real estate loans secured by 1–4 family.....	3.02	2.42	60	3.62	2.79	60	3.33	2.64	61	3.87	3.15	60	4.53	3.50	63
Revolving	29.43	17.22	84	31.15	16.49	89	31.63	16.59	88	31.17	17.39	88	30.31	17.39	89
Closed-end.....	14.54	36.54	15	13.33	32.96	17	13.65	34.63	17	12.85	33.52	18	13.34	32.14	21
Construction and land development.....	2.36	5.50	29	2.08	4.97	27	2.19	5.26	26	1.89	5.09	26	2.21	5.20	29
1–4 family.....	0.15	1.11	23	0.16	0.93	23	0.14	0.93	24	0.15	0.94	29	0.23	1.02	31
Other.....	2.20	4.33	31	1.92	3.90	31	2.05	4.19	29	1.74	4.02	26	1.98	4.05	30
Multifamily.....	1.93	5.34	23	1.52	4.72	19	1.64	4.96	20	1.44	4.69	19	1.39	4.10	26
Nonfarm nonresidential	10.25	24.14	18	9.74	21.76	23	9.81	22.93	22	9.53	22.15	22	9.74	21.40	23
Owner-occupied.....	2.40	8.14	18	2.48	7.38	20	2.46	7.68	19	2.50	7.72	20	2.68	8.03	22
Other.....	7.85	15.71	25	7.25	14.16	24	7.35	14.95	25	7.03	14.34	23	7.06	13.38	26
Real estate loans secured by farmland.....	0.16	0.59	52	0.22	0.52	60	0.19	0.54	57	0.23	0.55	58	0.27	0.63	60
Loans to depository institutions and acceptances of other banks.....	1.66	0.03	97	1.59	0.07	93	1.35	0.06	94	2.02	0.11	94	1.65	0.12	93
Commercial and industrial loans	17.57	20.98	44	19.71	23.90	34	17.59	22.17	34	19.14	19.53	54	20.07	20.32	53
Loans to individuals	11.70	6.28	78	11.33	6.11	76	11.95	6.13	79	11.74	7.13	75	11.66	7.36	74
Credit card loans	3.98	0.51	92	3.73	0.64	90	3.96	0.65	90	4.17	0.81	90	4.04	1.02	89
Agricultural loans.....	0.35	0.37	68	0.40	0.31	73	0.40	0.32	72	0.47	0.37	76	0.54	0.46	73
Other loans and leases.....	20.61	8.03	87	17.80	8.93	83	18.95	9.09	86	17.65	9.85	80	16.84	9.66	81
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	238.41	383.17	21	279.61	392.62	29	263.10	381.27	26	285.71	391.26	31	267.45	379.80	28
Real estate loans secured by 1–4 family.....	160.79	124.52	69	197.74	133.24	77	184.84	125.03	75	204.36	138.18	76	189.26	137.84	70
Revolving	14.95	15.53	56	20.59	19.64	58	17.60	17.42	57	22.56	21.26	58	24.62	23.33	60
Closed-end.....	145.84	107.53	74	177.15	112.01	81	167.24	106.14	82	181.80	115.20	79	164.64	112.79	77
Commercial real estate loans	72.05	238.21	15	75.84	237.30	18	72.17	234.65	17	74.97	229.44	20	72.43	219.72	19
Construction and land development.....	11.68	35.52	24	11.82	35.78	28	11.59	35.62	26	11.03	34.95	27	11.98	35.36	27
1–4 family.....	0.76	7.06	25	0.92	6.74	25	0.76	6.34	26	0.90	6.61	29	1.24	7.04	33
Other.....	10.91	28.07	27	10.90	27.86	27	10.83	28.16	28	10.13	27.32	29	10.74	27.26	30
Multifamily.....	9.58	34.78	20	8.65	33.28	19	8.70	32.74	18	8.37	31.04	20	7.53	27.85	22
Nonfarm nonresidential	50.80	157.17	16	55.37	157.33	20	51.89	155.06	19	55.57	152.10	20	52.92	147.22	21
Owner-occupied.....	11.89	52.65	14	14.12	53.29	18	13	52.37	17	14.58	53.07	20	14.56	54.89	21
Other.....	38.91	102.08	17	41.26	101.60	22	38.89	100.54	22	40.98	97.41	25	38.37	91.80	25
Real estate loans secured by farmland.....	0.78	3.59	47	1.24	3.50	55	1.03	3.44	54	1.32	3.60	55	1.46	4.02	58
Loans to depository institutions and acceptances of other banks.....	8.20	0.18	97	9.06	0.38	96	7.16	0.28	96	11.79	0.44	95	8.98	0.54	94
Commercial and industrial loans	87.07	127.07	31	112.09	159.86	28	93.03	139.91	28	111.61	122.02	49	109.01	128.82	45
Loans to individuals	57.99	35.29	74	64.46	38.40	71	63.20	37.47	73	68.45	43.51	69	63.32	42.67	68
Credit card loans	19.71	2.61	92	21.19	3.43	90	20.95	3.30	91	24.34	4.34	90	21.97	5.31	89
Agricultural loans.....	1.73	2.01	68	2.30	2.03	73	2.09	1.88	72	2.76	2.18	75	2.91	2.72	72
Other loans and leases.....	102.12	46.75	85	101.26	51.14	81	100.23	49.54	82	102.93	52.44	85	91.46	51.79	79
Supplemental															
Non-owner occupied CRE loans / Gross loans	14.19	28.84	16	12.93	26.07	17	13.18	27.32	16	12.21	26.45	16	12.60	24.79	20
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	70.31	187.37	15	73.54	186.18	19	69.72	183.76	18	71.24	178.57	21	68.46	167.93	22
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	82.20	244.59	14	87.65	244.21	17	82.73	240.85	16	85.82	236.10	19	83.01	225.98	20

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	20.03	12.01	84	19.71	10.58	85	19.88	11.17	84	14.63	7.63	82	15.39	7.80	80
Liquid assets	42	28.17	85	38.56	24.60	85	39.69	26.22	85	35.56	22.44	83	35.21	22.72	82
Investment securities	23.25	19.64	64	20.54	16.55	72	21.88	17.85	69	21.99	16.99	76	22.11	17.27	74
Net loans and leases	44.36	59.81	12	48.13	63.21	14	46.38	61.58	13	50.49	63.77	17	50.38	63.98	16
Net loans, leases and standby letters of credit	51.16	60.62	18	54.49	64.12	18	52.85	62.48	17	57.01	64.84	21	57.16	65.07	22
Core deposits	70.78	74.75	25	64.43	68.08	29	66.98	70.67	27	59.35	63.09	28	57.83	62.13	28
Noncore funding	12.99	10.89	75	20.03	16.68	70	16.83	14.13	69	25.02	19.36	69	25.97	21.34	68
Time deposits of \$250K or more	0.27	1.81	6	0.92	2.56	20	0.48	2.11	13	1.93	2.94	34	2.09	2.89	40
Foreign deposits	1.45	0.35	88	1.81	0.41	87	1.82	0.36	87	2.83	0.43	88	3.13	0.47	89
Federal funds purchased and repos	1.73	1.20	77	2.52	1.49	77	2.37	1.47	75	4.79	1.94	83	4.88	1.97	81
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-1.73	0.52	7	-1.56	0.52	10	-0.87	0.54	10	-0.65	0.48	13	0.44	0.54	45
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	1.66	0.99	71	1.98	2.06	60	2.23	1.24	75	2.67	3.01	51	3.14	3.67	52
Earning assets that reprice within 1 year	42.22	38.93	56	44.02	39.71	60	41.23	39.38	51	39.37	39.29	48	40.46	40.29	47
Interest-bearing liabilities that reprice within 1 year	1.28	7.04	3	3.29	9.42	12	1.89	8.20	6	6.77	10.19	29	6.68	10.01	35
Long-term debt that reprices within 1 year	0.29	0.26	73	1.08	0.56	81	0.38	0.47	68	1.99	0.96	80	2.60	1.34	76
Net assets that reprice within 1 year	40.65	30.25	74	39.65	28.34	78	38.96	29.11	72	30.61	26.63	58	31.18	27.38	54
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-11.01	-1.82	25	0.48	6.94	32	-4.78	3.20	27	14.94	14.45	55	15.23	16.62	54
Net short-term noncore funding dependence	-23.88	-8.21	10	-15.90	-2.29	12	-20.01	-4.76	13	0.22	3.38	32	0.47	4.66	22
Short-term investment / Short-term noncore funding	419.17	284.81	75	210.70	138.95	75	278.87	184.19	75	98.96	77.77	67	97.93	66.46	77
Liquid assets - short-term noncore funding / Nonliquid assets	64.17	34.02	88	47.53	23.27	86	53.98	28.18	86	32.23	16.97	83	30.09	16.04	84
Net loans and leases / Total deposits	59.92	74.66	14	67.16	82.84	15	64.57	79.43	14	73.56	90.31	16	74.24	90.08	16
Net loans and leases / Core deposits	62.67	81.17	13	74.71	93.70	15	69.25	88.34	17	85.07	103.93	20	87.11	105	21
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.88	0.84	80	5.14	1.82	88	4.14	1.57	85	1.84	0.72	86	-1.59	-0.82	20
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.18	1.94	67	2.82	4.82	24	3.05	4.31	39	2.14	1.36	75	-1.52	-1.98	62
Structured notes appreciation (depreciation) / Tier 1 capital	0.01			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	57.68	13.42	92	41.80	12.14	88	48.11	11.38	93	36.32	12.67	84	34.54	16.19	78
Available-for-sale securities	41.96	84.66	7	56.61	85.75	10	51.53	87.23	6	62.16	85.40	15	64.39	81.88	21
U.S. Treasury securities	14.03	5.52	84	13.99	5.43	81	16.24	4.72	85	13.92	6.15	78	13.16	6.99	76
US agency securities (excluding mortgage-backed securities)	0	4.50	10	0	3.23	11	0	4.01	10	0.35	3.49	36	0.70	4.02	36
Municipal securities	9.40	8.87	64	10.26	9.39	63	9.41	9.83	62	11.32	7.75	71	11.74	9.16	62
Mortgage-backed securities	62.93	66.59	41	63.08	67.27	41	60.59	66.64	39	61.83	67.43	40	60.56	65.45	38
Asset-backed securities	8.43	2.05	87	7.29	1.68	87	6.96	1.91	85	8.12	1.66	86	9.75	2.05	88
Other debt securities	4.86	3.17	71	3.79	2.93	70	6.44	3.01	81	2.92	2.94	68	3.01	2.79	69
Mutual funds and equity securities	0.36	0.32	71	1.59	0.37	90	0.37	0.35	67	1.53	0.40	88	1.08	0.42	84
Debt securities 1 year or less	16.19	8.69	81	17.21	11.75	72	20.71	10.55	82	13.45	11.86	64	13.67	11.91	69
Debt securities 1 to 5 years	8.23	17.05	37	9.43	18.03	41	9.73	17.03	42	13.70	17.94	52	13.90	19.18	46
Debt securities over 5 years	75.21	72.17	46	71.74	66.01	49	69.18	69.86	44	71.32	66.02	44	71.35	64.73	48
Pledged securities	15.79	33.87	27	14.24	37.40	21	17.65	35.67	31	15.29	30.57	29	14.92	33.30	23
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	0.40	51.37	28	23.03	146.89	18	37.80	183.32	27	-3.32	26.69	34	-12.09	6.77	26
Investment securities	11.92	33.34	30	-3.09	14.17	19	0.91	23.62	19	1.11	11.75	30	0.43	9.42	36
Core deposits	8.58	16.88	17	15.07	25.99	15	14.47	26.88	13	4.34	11.23	28	-0.04	7.29	19
Noncore funding	-35.87	-23.76	37	-23.25	-2.41	21	-31.76	-12.18	28	-2.04	6.59	38	-7.68	10.67	20

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Loan commitments (reported semiannually, June/Dec)	667,102,000	582,785,000	633,545,000	577,588,000	572,985,000										
Commit: Secured commercial real estate loans	29,997,000	26,469,000	27,330,000	25,882,000	23,108,000										
Commit: Unsecured real estate loans	5,217,000	11,012,000	12,107,000	12,034,000	11,741,000										
Credit card lines (reported semiannually, June/Dec)	140,691,000	137,419,000	136,857,000	130,638,000	124,510,000										
Securities underwriting	0	0	0	0	0										
Standby letters of credit	132,359,000	125,147,000	126,406,000	125,643,000	128,679,000										
Commercial and similar letters of credit	1,974,000	1,253,000	1,794,000	1,387,000	1,161,000										
Securities lent	5,612,000	6,238,000	5,726,000	4,764,000	8,786,000										
Credit derivatives - notional amount (holding company as guarantor)	25,086,000	46,180,000	44,760,000	12,215,000	11,741,000										
Credit derivatives - notional amount (holding company as beneficiary)	53,120,000	34,036,000	30,088,000	25,430,000	20,980,000										
Credit derivative contracts w/ purchased credit protection-investment grade..	23,965,000	5,596,000	8,468,000	15,674,000	1,481,000										
Credit derivative contracts w/ purchased credit protection-noninvest grade..	45,589,000	43,242,000	39,080,000	39,532,000	39,581,000										
Derivative Contracts															
Interest rate futures and forward contracts	2,429,915,000	5,759,226,000	3,056,946,000	4,614,589,000	3,326,029,000										
Written options contracts (interest rate)	693,881,000	751,685,000	643,680,000	737,573,000	574,018,000										
Purchased options contracts (interest rate)	715,349,000	794,403,000	693,765,000	759,736,000	593,005,000										
Interest rate swaps	5,809,395,000	4,449,709,000	3,991,953,000	5,424,243,000	5,020,495,000										
Futures and forward foreign exchange	279,040,000	195,216,000	292,304,000	228,715,000	232,571,000										
Written options contracts (foreign exchange)	13,614,000	15,057,000	13,107,000	16,421,000	17,873,000										
Purchased options contracts (foreign exchange)	14,133,000	15,329,000	13,360,000	16,762,000	18,500,000										
Foreign exchange rate swaps	189,295,000	159,745,000	182,615,000	157,383,000	143,066,000										
Commodity and other futures and forward contracts	28,841,000	28,221,000	26,088,000	24,495,000	25,367,000										
Written options contracts (commodity and other)	160,934,000	155,001,000	138,807,000	137,716,000	109,485,000										
Purchased options contracts (commodity and other)	159,449,000	150,135,000	136,106,000	141,717,000	111,203,000										
Commodity and other swaps	41,790,000	37,505,000	37,383,000	67,217,000	51,928,000										
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	34.28	22.45	83	29.60	21.74	79	32.40	22.01	82	29.96	23.52	74	30.22	24.05	73
Standby letters of credit	6.80	0.67	99	6.36	0.72	99	6.47	0.71	99	6.52	0.84	98	6.79	0.92	99
Commercial and similar letters of credit	0.10	0.02	89	0.06	0.02	87	0.09	0.02	89	0.07	0.02	85	0.06	0.02	82
Securities lent	0.29	0.12	87	0.32	0.17	85	0.29	0.18	86	0.25	0.40	82	0.46	0.62	82
Credit derivatives - notional amount (holding company as guarantor)	1.29	0.25	91	2.35	0.39	92	2.29	0.35	93	0.63	0.42	75	0.62	0.52	83
Credit derivatives - notional amount (holding company as beneficiary)	2.73	0.19	94	1.73	0.33	92	1.54	0.30	91	1.32	0.52	88	1.11	0.75	89
Credit derivative contracts w/ purchased credit protection-investment grade..	1.23	0.18	90	0.28	0.22	77	0.43	0.25	80	0.81	0.30	84	0.08	0.52	73
Credit derivative contracts w/ purchased credit protection-noninvest grade..	2.34	0.14	94	2.20	0.36	92	2	0.30	92	2.05	0.45	91	2.09	0.69	89
Derivative contracts	541.40	49.75	93	635.49	51.68	93	471.88	48.62	93	639.49	68.47	92	539.25	65.81	93
Interest rate contracts	495.81	35.96	93	597.08	36.85	94	428.93	34.36	94	598.49	47.31	93	501.80	43.84	94
Interest rate futures and forward contracts	124.87	5.17	93	292.53	9.28	97	156.35	6.21	96	239.40	10.67	95	175.43	11.40	94
Written options contracts (interest rate)	35.66	1.82	95	38.18	2.30	94	32.92	2.18	94	38.26	2.47	93	30.28	2.16	94
Purchased options contracts (interest rate)	36.76	1.33	94	40.35	1.51	94	35.48	1.46	94	39.41	2.65	93	31.28	2.32	94
Interest rate swaps	298.53	20.67	94	226.02	22.27	94	204.17	20.83	94	281.41	28.86	93	264.81	26.74	94
Foreign exchange contracts	25.49	6.16	91	19.57	5.77	91	25.64	6.01	91	21.75	10.12	90	21.73	10.92	91
Futures and forward foreign exchange contracts	14.34	3.93	91	9.92	3.58	90	14.95	3.47	91	11.87	5.23	88	12.27	5.22	91
Written options contracts (foreign exchange)	0.70	0.04	93	0.76	0.03	93	0.67	0.03	93	0.85	0.05	93	0.94	0.14	94
Purchased options contracts (foreign exchange)	0.73	0.04	93	0.78	0.03	93	0.68	0.04	93	0.87	0.08	92	0.98	0.13	94
Foreign exchange rate swaps	9.73	0.73	93	8.11	0.74	93	9.34	0.77	93	8.16	2.03	92	7.55	2.17	93
Equity, commodity, and other derivative contracts	20.09	0.86	93	18.84	1.80	92	17.31	1.86	93	19.25	3.32	91	15.72	4.08	89
Commodity and other futures and forward contracts	1.48	0.07	93	1.43	0.14	91	1.33	0.14	92	1.27	0.19	91	1.34	0.25	90
Written options contracts (commodity and other)	8.27	0.29	93	7.87	0.54	92	7.10	0.52	92	7.14	0.98	91	5.77	1.48	89
Purchased options contracts (commodity and other)	8.19	0.19	94	7.63	0.38	93	6.96	0.37	93	7.35	0.94	91	5.87	1.29	90
Commodity and other swaps	2.15	0.29	90	1.91	0.30	88	1.91	0.32	89	3.49	0.38	91	2.74	0.40	89
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	74.52	42.93	83	58.93	41.55	78	65.48	42.82	81	59.71	45.53	74	59.63	44.93	74

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	10,535,636,000	12,511,232,000	9,226,114,000	12,326,567,000	10,223,540,000
Interest rate contracts	9,648,540,000	11,755,023,000	8,386,344,000	11,536,141,000	9,513,547,000
Foreign exchange contracts.....	496,082,000	385,347,000	501,386,000	419,281,000	412,010,000
Equity, commodity, and other contracts	391,014,000	370,862,000	338,384,000	371,145,000	297,983,000
Derivatives Position					
Futures and forwards	2,737,796,000	5,982,663,000	3,375,338,000	4,867,799,000	3,583,967,000
Written options	868,429,000	921,743,000	795,594,000	891,710,000	701,376,000
Exchange-traded.....	95,200,000	101,038,000	75,705,000	90,147,000	76,175,000
Over-the-counter.....	773,229,000	820,705,000	719,889,000	801,563,000	625,201,000
Purchased options	888,931,000	959,867,000	843,231,000	918,215,000	722,708,000
Exchange-traded.....	112,801,000	127,863,000	100,190,000	108,132,000	105,467,000
Over-the-counter.....	776,130,000	832,004,000	743,041,000	810,083,000	617,241,000
Swaps	6,040,480,000	4,646,959,000	4,211,951,000	5,648,843,000	5,215,489,000
Held for trading.....	9,998,484,000	11,867,735,000	8,640,156,000	11,807,933,000	9,791,513,000
Interest rate contracts	9,224,823,000	11,215,412,000	7,913,566,000	11,101,812,000	9,153,834,000
Foreign exchange contracts.....	403,695,000	298,557,000	406,959,000	360,315,000	358,323,000
Equity, commodity, and other contracts	369,966,000	353,766,000	319,631,000	345,806,000	279,356,000
Non-traded.....	537,152,000	643,497,000	585,958,000	518,634,000	432,027,000
Interest rate contracts	423,717,000	539,611,000	472,778,000	434,329,000	359,713,000
Foreign exchange contracts.....	92,387,000	86,790,000	94,427,000	58,966,000	53,687,000
Equity, commodity, and other contracts	21,048,000	17,096,000	18,753,000	25,339,000	18,627,000
Derivative contracts (excluding futures and FX 14 days or less)	13,752,356,000	15,276,787,000	12,188,357,000	15,009,717,000	12,251,840,000
One year or less	6,395,172,000	8,891,707,000	6,133,577,000	7,927,558,000	6,217,909,000
Over 1 year to 5 years	4,985,868,000	4,128,464,000	3,882,744,000	4,404,017,000	3,757,654,000
Over 5 years	2,371,316,000	2,256,616,000	2,172,036,000	2,678,142,000	2,276,277,000
Gross negative fair value (absolute value)	48,277,000	58,485,000	56,442,000	37,836,000	31,755,000
Gross positive fair value.....	60,427,000	67,232,000	65,026,000	39,206,000	34,265,000
Held for trading.....	54,452,000	60,256,000	58,273,000	34,732,000	28,947,000
Non-traded	5,975,000	6,976,000	6,753,000	4,474,000	5,318,000
Current credit exposure on risk-based capital derivative contracts	32,829,000	31,471,000	32,731,000	17,986,000	15,899,000
Credit losses on derivative contracts	3,000	0	0	1,000	1,000
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	8,000	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	91.58	94.09	26	93.96	95.13	28	90.90	94.10	24	93.59	93.44	30	93.06	92.91	33
Foreign exchange contracts	4.71	3.27	76	3.08	2.75	74	5.43	3.49	78	3.40	3.20	70	4.03	3.39	71
Equity, commodity, and other contracts	3.71	1.17	80	2.96	1.12	78	3.67	1.17	82	3.01	1.64	77	2.91	1.93	75
Futures and forwards	25.99	12.57	78	47.82	12.99	90	36.58	14.05	82	39.49	13.49	83	35.06	12.78	85
Written options	8.24	7.49	66	7.37	8.37	57	8.62	8.18	63	7.23	5.91	68	6.86	6.60	63
Exchange-traded	0.90	0.11	90	0.81	0.13	89	0.82	0.14	89	0.73	0.15	88	0.75	0.23	85
Over-the-counter	7.34	7.20	63	6.56	7.94	57	7.80	7.73	63	6.50	5.10	68	6.12	5.49	65
Purchased options	8.44	3.44	79	7.67	3.38	76	9.14	3.42	79	7.45	4.42	73	7.07	4.19	71
Exchange-traded	1.07	0.12	90	1.02	0.14	90	1.09	0.15	89	0.88	0.28	86	1.03	0.32	84
Over-the-counter	7.37	3.04	80	6.65	2.87	79	8.05	2.86	80	6.57	3.35	77	6.04	3.20	73
Swaps	57.33	71.23	30	37.14	69.92	18	45.65	68.76	22	45.83	69.75	22	51.01	70.34	22
Held for trading	94.90	40.60	81	94.86	43.50	81	93.65	43.53	81	95.79	44.16	81	95.77	46.31	81
Interest rate contracts	87.56	34.42	83	89.64	37.56	89	85.77	36.62	85	90.06	37.24	86	89.54	38.40	85
Foreign exchange contracts	3.83	1.57	82	2.39	1.40	78	4.41	1.60	84	2.92	1.60	78	3.50	1.85	78
Equity, commodity, and other contracts	3.51	0.58	87	2.83	0.71	83	3.46	0.68	85	2.81	0.83	82	2.73	1.14	80
Non-traded	5.10	59.40	18	5.14	56.50	18	6.35	56.47	18	4.21	55.84	18	4.23	53.69	18
Interest rate contracts	4.02	56.19	18	4.31	54.31	18	5.12	53.82	19	3.52	52.22	19	3.52	50.60	21
Foreign exchange contracts	0.88	0.38	84	0.69	0.28	82	1.02	0.46	83	0.48	0.34	79	0.53	0.57	77
Equity, commodity, and other contracts	0.20	0.13	84	0.14	0.10	85	0.20	0.10	84	0.21	0.13	83	0.18	0.16	84
Derivative contracts (excluding futures and forex 14 days or less)	130.53	91.87	96	122.10	89.91	93	132.11	91.48	94	121.77	93.86	91	119.84	94.47	91
One year or less	60.70	28.05	81	71.07	30.94	85	66.48	32.05	82	64.31	32.17	79	60.82	32.51	77
Over 1 year to 5 years	47.32	26.03	80	33	27.26	58	42.08	27.06	72	35.73	30.45	58	36.75	31.16	60
Over 5 years	22.51	30.08	44	18.04	28.48	39	23.54	29.56	45	21.73	28.09	45	22.27	28.71	45
Gross negative fair value (absolute value)	0.46	1.25	27	0.47	1.76	28	0.61	1.55	32	0.31	0.83	31	0.31	0.72	16
Gross positive fair value	0.57	1.68	10	0.54	2.69	6	0.70	2.23	10	0.32	1.19	12	0.34	0.85	11
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.30	0.05	92	0.38	0.07	92	0.36	0.07	90	0.24	0.06	90	0.19	0.06	89
Gross positive fair value (X)	0.37	0.07	93	0.44	0.11	92	0.41	0.09	91	0.25	0.07	90	0.20	0.06	89
Held for trading (X)	0.33	0.05	92	0.39	0.08	92	0.37	0.07	91	0.22	0.06	90	0.17	0.05	89
Non-traded (X)	0.04	0.01	87	0.05	0.02	81	0.04	0.02	83	0.03	0.01	87	0.03	0.01	94
Current credit exposure (X)	0.20	0.05	92	0.21	0.08	86	0.21	0.06	89	0.11	0.05	85	0.09	0.04	86
Credit losses on derivative contracts	0	0	90	0	0	45	0	0	43	0	0	92	0	0	94
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0.01	0	98	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	2.76	0.63	92	2.59	1.03	87	2.74	0.85	89	1.44	0.73	85	1.27	0.53	86

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	18,516,000	9,551,000	9,551,000	9,775,000	11,004,000
Gross losses	1,631,000	2,609,000	4,525,000	4,193,000	4,428,000
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	737,000	587,000	1,236,000	1,431,000	1,684,000
Net losses	894,000	2,022,000	3,289,000	2,762,000	2,744,000
Provision for loan and lease losses	-2,401,000	12,277,000	13,199,000	2,714,000	1,767,000
Adjustments	-73,000	-880,000	-945,000	-176,000	-252,000
Ending balance	15,148,000	18,926,000	18,516,000	9,551,000	9,775,000
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.25	-0.14	28	1.26	0.85	78	0.68	0.51	79	0.14	0.15	58	0.09	0.14
Provision for loan and lease losses / Average loans and leases	-0.54	-0.25	18	2.48	1.37	85	1.36	0.82	82	0.28	0.24	65	0.18	0.24
Provision for loan and lease losses / Net loan and lease losses	-268.57	77.32	27	607.17	792.43	56	401.31	487.86	58	98.26	130.58	26	64.40	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	1.77	1.39	78	2.03	1.51	82	2.08	1.58	79	1	0.83	71	1.03	0.90
Allowance for loan and lease losses / Total loans and leases	1.72	1.37	78	1.96	1.48	81	2	1.55	78	0.97	0.81	69	1.01	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	8.47	15.27	41	4.68	11.83	32	5.63	11.58	40	3.46	8.03	37	3.56	7.54
Allowance for loan and lease losses / Nonaccrual assets	191.09	318.67	31	225.34	321.01	44	196.44	299.17	38	152.47	218.72	47	142.83	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	117	260.68	20	98.66	244.42	17	104.19	244.34	14	67.86	151.73	20	60.15	160.51
Gross loan and lease losses / Average loans and leases	0.36	0.22	78	0.53	0.35	76	0.47	0.34	74	0.43	0.28	77	0.46	0.30
Recoveries / Average loans and leases	0.16	0.08	84	0.12	0.07	83	0.13	0.07	85	0.15	0.08	86	0.18	0.09
Net losses / Average loans and leases	0.20	0.13	68	0.41	0.28	75	0.34	0.27	69	0.29	0.21	72	0.29	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses	16.29	16.12	62	14	15.46	50	29.48	33.98	50	32.32	36.22	55	36.71	41.30
Earnings coverage of net loan and lease losses (X)	12.73	4.52	49	3.31	21.56	18	4.19	22.91	19	9.74	24.40	39	11.04	21.75

Net Loan and Lease Losses By Type

Real estate loans	-0.03	0.03	15	0.01	0.03	46	0.04	0.04	60	-0.03	0.01	11	-0.04	0.02	11
Real estate loans secured by 1-4 family	-0.06	-0.01	13	-0.01	0.01	32	-0.02	0.01	24	-0.03	0.01	14	-0.04	0.01	13
Revolving	-0.37	-0.05	11	-0.07	0.01	19	-0.14	0.01	9	-0.10	0.02	10	-0.02	0.03	20
Closed-end	-0.03	-0.01	25	0	0.01	37	0	0	36	-0.02	0	17	-0.04	0.01	13
Commercial real estate loans	0.02	0.05	62	0	0.03	44	0.10	0.07	73	-0.01	0.01	13	-0.04	0.01	12
Construction and land development	-0.03	0	21	-0.20	0	2	-0.12	0	3	-0.09	-0.01	8	-0.08	-0.03	20
1-4 family	0	0	57	-0.15	0	2	-0.07	0	4	-0.04	0	4	-0.02	-0.01	14
Other	-0.03	-0.01	20	-0.05	0	9	-0.05	0	10	-0.05	-0.01	18	-0.06	-0.02	19
Multifamily	0.02	0.01	86	0.01	0	94	0.02	0	90	0.01	0	85	-0.01	0	18
Nonfarm nonresidential	0.03	0.07	61	0.04	0.05	62	0.17	0.11	75	0	0.02	50	-0.03	0.02	10
Owner-occupied	-0.01	0.01	12	0	0.02	7	0	0.02	12	0	0.01	23	-0.02	0.01	5
Other	0.04	0.06	67	0.05	0.03	76	0.17	0.08	80	0.01	0.01	63	-0.01	0.01	15
Real estate loans secured by farmland	-0.14	-0.01	8	0.28	0.02	91	0.28	0.02	92	0.04	0.01	86	0	0	50
Commercial and industrial loans	0.23	0.20	58	0.82	0.46	79	0.70	0.47	76	0.27	0.37	45	0.13	0.31	32
Loans to individuals	1.39	0.78	77	1.90	1.41	72	1.48	1.13	73	1.77	1.17	73	2.02	1.16	80
Credit card loans	2.82	2.18	68	3.91	3.43	58	3.11	2.92	54	3.34	3.11	56	3.31	2.92	54
Agricultural loans	0.07	0.03	82	0.15	0.15	79	0.27	0.19	79	0.26	0.08	83	0.66	0.15	86
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0.06	0.08	65	0.20	0.13	70	0.17	0.15	68	0.19	0.15	71	0.21	0.14	72

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30-89 days past due loans and leases		6,402,000		6,691,000		9,139,000		7,416,000		8,271,000
90+ days past due loans and leases		5,120,000		10,952,000		8,403,000		7,836,000		9,438,000
Nonaccrual loans and leases		7,827,000		8,231,000		9,369,000		6,239,000		6,812,000
Total past due and nonaccrual loans and leases		19,349,000		25,874,000		26,911,000		21,491,000		24,521,000
Restructured 30-89 days past due		1,053,000		481,000		1,250,000		602,000		763,000
Restructured 90+ days past due		1,343,000		921,000		1,708,000		713,000		792,000
Restructured nonaccrual		3,733,000		3,472,000		4,452,000		2,830,000		4,023,000
Total restructured loans and leases		6,129,000		4,874,000		7,410,000		4,145,000		5,578,000
30-89 days past due loans held for sale		399,000		927,000		972,000		552,000		389,000
90+ days past due loans held for sale		416,000		1,213,000		1,361,000		450,000		368,000
Nonaccrual loans held for sale		437,000		457,000		522,000		765,000		137,000
Total past due and nonaccrual loans held for sale		1,252,000		2,597,000		2,855,000		1,767,000		894,000
Restructured loans and leases in compliance		6,421,000		7,111,000		7,103,000		7,625,000		9,896,000
Other real estate owned		150,000		195,000		175,000		307,000		473,000
Other Assets										
30-89 days past due		3,000		10,000		6,000		83,000		11,000
90+ days past due		8,000		9,000		15,000		8,000		15,000
Nonaccrual		100,000		168,000		57,000		25,000		32,000
Total other assets past due and nonaccrual		111,000		187,000		78,000		116,000		58,000
Percent of Loans and Leases										
30-89 days past due loans and leases	0.73	0.27	90	0.69	0.36	85	0.99	0.39	91	0.75
90+ days past due loans and leases	0.58	0.10	90	1.13	0.13	94	0.91	0.12	93	0.80
Nonaccrual loans and leases	0.89	0.58	78	0.85	0.61	78	1.01	0.66	82	0.63
90+ days past due and nonaccrual loans and leases	1.47	0.73	89	1.98	0.80	92	1.92	0.85	89	1.43
30-89 days past due restructured	0.12	0.01	95	0.05	0.01	89	0.14	0.01	95	0.06
90+ days past due restructured	0.15	0	96	0.10	0.01	93	0.18	0.01	96	0.07
Nonaccrual restructured	0.42	0.12	94	0.36	0.13	91	0.48	0.13	94	0.29
30-89 days past due loans held for sale	0.05	0	94	0.10	0	97	0.11	0	97	0.06
90+ days past due loans held for sale	0.05	0	95	0.13	0	96	0.15	0	96	0.05
Nonaccrual loans held for sale	0.05	0	93	0.05	0	92	0.06	0.01	91	0.08
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30-89 days past due assets	0.73	0.27	90	0.69	0.37	85	0.99	0.40	90	0.76
90+ days past due assets	0.58	0.10	90	1.13	0.13	94	0.91	0.12	93	0.80
Nonaccrual assets	0.90	0.59	79	0.87	0.62	78	1.02	0.67	82	0.64
30+ days past due and nonaccrual assets	2.22	1.04	88	2.70	1.21	89	2.92	1.29	88	2.20
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.67	0.43	82	0.98	0.49	88	0.91	0.52	86	0.73
90+ days past due and nonaccrual assets + other real estate owned	0.68	0.46	82	0.99	0.52	87	0.92	0.55	86	0.75
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.86	0.52	84	0.86	0.56	82	1	0.60	87	0.80
Allowance for loan and lease losses	110.87	67.93	84	89.50	65.48	81	105.88	66.66	81	162.14
Equity capital + allowance for loan and lease losses	8.14	4.43	87	8.54	4.83	87	9.64	4.97	88	7.87
Tier 1 capital + allowance for loan and lease losses	9.43	5.28	88	9.86	5.98	85	11.09	6.05	89	9.19
Loans and leases + other real estate owned	1.91	0.88	90	1.75	0.92	89	2.12	0.97	90	1.58

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		1.14	0.24	95	0.99	0.39	88	1.50	0.39	95	1.01	0.38	91	1.15	0.42	92
	90+ days past due		1.08	0.12	91	2.17	0.15	94	1.71	0.16	93	1.47	0.16	93	1.82	0.22	94
	Nonaccrual.....		1.33	0.65	87	1.04	0.63	83	1.34	0.76	85	0.92	0.46	84	1.06	0.57	83
Commercial and industrial	30–89 days past due		0.13	0.17	49	0.18	0.23	51	0.23	0.23	64	0.16	0.31	35	0.22	0.30	49
	90+ days past due		0.06	0.02	85	0.04	0.03	70	0.02	0.03	60	0.02	0.05	54	0.01	0.05	49
	Nonaccrual.....		0.92	0.64	71	1.31	0.75	80	1.43	0.75	83	0.76	0.83	55	0.64	0.76	51
Individuals	30–89 days past due		0.86	0.55	78	1.20	0.58	86	1.30	0.83	80	1.65	0.83	84	1.88	0.84	89
	90+ days past due		0.32	0.07	87	0.51	0.13	86	0.46	0.14	86	0.62	0.17	87	0.65	0.16	89
	Nonaccrual.....		0.25	0.18	68	0.16	0.22	53	0.22	0.28	57	0.13	0.17	53	0.16	0.23	53
Depository institution loans	30–89 days past due		0	0	45	0	0.03	45	0	0	46	0	0	47	0.04	0	96
	90+ days past due		0	0	48	0	0	49	0	0	46	0	0	49	0	0	47
	Nonaccrual.....		0	0	48	0	0	48	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due		1.08	0.16	93	1.20	0.31	87	0.57	0.17	86	0.56	0.24	77	0.68	0.17	87
	90+ days past due		0	0	44	0.15	0.03	88	0.05	0	95	0.06	0	91	0.04	0	91
	Nonaccrual.....		1.73	0.69	82	1.18	0.80	77	2.05	0.49	88	0.60	0.67	67	0.76	0.75	68
Foreign governments	30–89 days past due		0	0.01	46	0	0	50	0	0	50	0	0.07	47	0	0.01	46
	90+ days past due		0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual.....		0	0.04	46	0	0.02	46	0	0.09	46	0	0.03	44	0	0.06	42
Other loans and leases	30–89 days past due		0.25	0.11	79	0.17	0.14	69	0.23	0.18	70	0.20	0.20	64	0.13	0.17	60
	90+ days past due		0.07	0.01	93	0.02	0.01	78	0	0.01	74	0	0.01	68	0.01	0.01	76
	Nonaccrual.....		0.27	0.13	77	0.32	0.15	80	0.32	0.15	77	0.11	0.13	64	0.18	0.14	72

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	1.59	0.35	94	1.21	0.60	82	1.95	0.65	92	1.32	0.67	87	1.55	0.71	87
	90+ days past due	1.57	0.27	89	3.05	0.29	92	2.42	0.33	89	2.05	0.31	90	2.56	0.46	89
	Nonaccrual	1.39	0.82	82	1.10	0.84	71	1.34	0.89	76	1.11	0.73	77	1.32	0.86	77
Revolving	30–89 days past due	0.61	0.29	85	0.65	0.40	76	0.77	0.48	77	0.82	0.45	84	0.79	0.50	77
	90+ days past due	0.06	0.02	84	0.07	0.03	80	0.08	0.03	82	0.13	0.05	82	0.13	0.05	77
	Nonaccrual	4.13	1.05	89	3.31	1.27	85	3.75	1.13	88	3.13	1	85	3.13	1.17	84
Closed-end	30–89 days past due	1.69	0.36	95	1.27	0.61	83	2.08	0.65	93	1.38	0.70	86	1.67	0.75	88
	90+ days past due	1.72	0.29	89	3.40	0.33	92	2.66	0.38	89	2.28	0.35	89	2.93	0.53	89
Junior lien	Nonaccrual	1.11	0.77	77	0.85	0.81	62	1.09	0.87	72	0.86	0.70	68	1.05	0.84	70
	30–89 days past due	0.01	0.01	51	0.01	0.02	45	0.01	0.02	47	0.01	0.02	41	0.01	0.03	45
	90+ days past due	0	0	75	0	0	66	0	0	70	0	0	64	0	0	24
	Nonaccrual	0.04	0.04	52	0.03	0.05	43	0.03	0.04	50	0.03	0.04	52	0.05	0.06	58
Commercial real estate	30–89 days past due	0.22	0.14	73	0.49	0.23	81	0.45	0.26	76	0.19	0.18	65	0.19	0.17	60
	90+ days past due	0.09	0.01	93	0.03	0.02	77	0.03	0.02	80	0.02	0.03	68	0.04	0.03	74
	Nonaccrual	1.08	0.52	83	0.79	0.43	84	1.18	0.62	84	0.41	0.23	77	0.43	0.28	75
Construction and development	30–89 days past due	0.12	0.12	71	0.40	0.24	76	1.11	0.28	87	0.29	0.28	68	0.25	0.21	66
	90+ days past due	0.03	0.01	88	0	0.01	34	0	0.01	77	0	0.02	33	0	0.02	31
	Nonaccrual	0.22	0.36	67	0.17	0.25	61	0.24	0.41	62	0.23	0.20	74	0.16	0.19	60
1–4 family	30–89 days past due	0	0.02	33	0	0.04	28	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	30	0	0.04	27	0	0.03	27	0.02	0.02	70	0.03	0.02	70
Other	30–89 days past due	0.12	0.07	78	0.40	0.17	81	1.11	0.22	88	0.29	0.20	75	0.25	0.13	77
	90+ days past due	0.03	0	93	0	0	38	0	0	86	0	0.01	35	0	0.02	33
	Nonaccrual	0.22	0.29	71	0.17	0.18	66	0.24	0.35	66	0.20	0.17	75	0.13	0.15	65
Multifamily	30–89 days past due	0.62	0.06	93	0.06	0.08	65	0.10	0.09	70	0.17	0.08	84	0.26	0.10	80
	90+ days past due	0.01	0	89	0.03	0	91	0.01	0	92	0	0	41	0.04	0.01	86
	Nonaccrual	0.16	0.14	72	0.09	0.08	66	0.21	0.11	78	0.08	0.05	76	0.17	0.08	78
Nonfarm non-residential	30–89 days past due	0.17	0.14	67	0.58	0.20	86	0.37	0.23	74	0.18	0.14	64	0.16	0.17	52
	90+ days past due	0.12	0.01	92	0.04	0.02	80	0.04	0.02	82	0.03	0.03	70	0.05	0.03	78
	Nonaccrual	1.45	0.66	87	1.03	0.55	85	1.55	0.80	84	0.49	0.28	77	0.53	0.30	74
Owner Occupied	30–89 days past due	0.07	0.04	75	0.32	0.07	95	0.11	0.07	72	0.04	0.07	43	0.06	0.09	42
	90+ days past due	0.02	0	87	0.03	0.01	86	0	0	73	0.02	0.01	73	0.01	0.01	64
	Nonaccrual	0.51	0.25	84	0.41	0.24	73	0.54	0.27	84	0.40	0.16	85	0.41	0.17	86
Other	30–89 days past due	0.10	0.09	70	0.26	0.11	78	0.26	0.14	76	0.14	0.07	77	0.10	0.07	73
	90+ days past due	0.10	0.01	92	0.01	0.01	80	0.04	0.01	85	0.01	0.01	77	0.04	0.01	85
	Nonaccrual	0.94	0.40	86	0.62	0.24	84	1.01	0.44	81	0.10	0.10	56	0.12	0.13	64
Farmland	30–89 days past due	0.29	0.11	81	0.90	0.31	80	0.06	0.11	64	0.18	0.23	60	0.73	0.25	83
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	4.68	1.10	88	2.89	1.24	77	3.89	1.13	88	4.12	0.84	92	1.81	1.23	76
Credit card	30–89 days past due	0.69	0.63	52	0.94	0.90	55	1.18	0.95	68	1.30	1.19	56	1.29	1.22	50
	90+ days past due	0.78	0.39	74	1.16	0.76	66	1	0.63	70	1.33	0.78	74	1.31	0.73	74
	Nonaccrual	0	0.08	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	252,000	168,000	1,694,000	1,283,000	22,531,000										
Retained earnings	172,644,000	161,809,000	164,610,000	166,697,000	158,163,000										
Accumulated other comprehensive income (AOCI)	-564,000	-798,000	194,000	-1,311,000	-6,336,000										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	172,332,000	161,179,000	166,498,000	166,669,000	174,358,000										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	27,910,000	28,023,000	27,876,000	28,163,000	28,379,000										
Accumulated other comprehensive income-related adjustments	-70,000	-224,000	-125,000	-297,000	-507,000										
Other deductions from common equity tier 1 capital	1,050,000	325,000	450,000	43,000	123,000										
Subtotal:	143,442,000	133,055,000	138,297,000	138,760,000	146,363,000										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	143,442,000	133,055,000	138,297,000	138,760,000	146,363,000										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	19,809,000	20,064,000	20,108,000	20,477,000	21,807,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	19,809,000	20,064,000	20,108,000	20,477,000	21,807,000										
Less: Additional tier 1 capital deductions	252,000	248,000	209,000	288,000	304,000										
Additional tier 1 capital	19,557,000	19,816,000	19,899,000	20,189,000	21,503,000										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	20,958,000	22,890,000	22,120,000	23,695,000	24,888,000										
Non-qualifying capital instruments	0	80,000	80,000	435,000	580,000										
Total capital minority interest not included in tier 1 capital	2,274,000	2,634,000	2,318,000	2,905,000	3,173,000										
Allowance for loan and lease losses in tier 2 capital	14,287,000	14,379,000	14,134,000	10,456,000	10,706,000										
Exited advanced approach eligible credit reserves	4,304,000	4,591,000	4,408,000	2,566,000	2,463,000										
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	37,519,000	39,983,000	38,652,000	37,491,000	39,347,000										
Exited advanced approach tier 2 capital before deductions	27,536,000	30,195,000	28,926,000	29,601,000	31,104,000										
Less: Tier 2 capital deductions	362,000	235,000	188,000	217,000	172,000										
Tier 2 capital	37,157,000	39,748,000	38,464,000	37,274,000	39,175,000										
Exited advanced approach tier 2 capital	27,174,000	29,960,000	28,738,000	29,384,000	30,932,000										
Total capital	200,156,000	192,619,000	196,660,000	196,223,000	207,041,000										
Exited advanced approach total capital	190,173,000	182,831,000	186,934,000	188,333,000	198,798,000										
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	1,937,321,000	1,946,810,000	1,924,182,000	1,938,795,000	1,883,555,000										
Less: Deductions from common equity tier 1 capital	29,103,000	28,367,000	28,334,000	28,546,000	28,748,000										
Less: Other deductions	-3,436,000	-3,986,000	-4,410,000	-3,048,000	4,508,000										
Total assets for leverage ratio	1,911,654,000	1,922,429,000	1,900,258,000	1,913,297,000	1,850,299,000										
Total risk-weighted assets	1,188,727,204	1,213,061,046	1,193,744,490	1,245,853,140	1,247,210,850										
Exited advanced approach total RWA	1,126,535,269	1,195,422,724	1,158,354,507	1,165,078,612	1,177,348,024										
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	12.07	12.66	48	10.97	11.98	33	11.59	12.35	40	11.14	12.11	34	11.74	12.09	51
Common equity tier 1 capital, column B	12.73	0.29	95	11.13	0.28	92	11.94	0.30	93	11.91	0.29	95	12.43	0.52	95
Tier 1 capital, column A	13.71	13.44	61	12.60	12.72	58	13.25	13.08	58	12.76	12.78	57	13.46	12.85	71
Tier 1 capital, column B	14.47	0.33	95	12.79	0.32	92	13.66	0.34	93	13.64	0.34	94	14.26	0.60	94
Total capital, column A	16.84	15.42	77	15.88	14.77	75	16.47	15.23	75	15.75	14.36	76	16.60	14.45	80
Total capital, column B	16.88	0.37	97	15.29	0.38	93	16.14	0.39	95	16.16	0.38	96	16.89	0.67	96
Tier 1 leverage	8.53	9.11	34	7.95	9.03	17	8.33	9.13	29	8.31	9.76	12	9.07	9.71	32
Supplementary leverage ratio, advanced approaches HCs	7.09	6.95	56	7.52	8.42	42	8.05	8.72	42	7.07	7.41	55	7.72	7.31	66

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		7,325,000			27,827,000			8,260,000			27,547,000			27,350,000		-73.68	-73.87
Total property and casualty assets		836,000			1,063,000			834,000			1,029,000			1,040,000		-21.35	-48.59
Reinsurance recoverables (P/C)																	
Total life and health assets		6,489,000			26,764,000			7,426,000			26,518,000			26,310,000		-75.75	-75.43
Reinsurance recoverables (L/H)		0			0			0			0			0			
Separate account assets (L/H)																	
Total insurance underwriting equity		3,164,000			23,348,000			3,457,000			23,192,000			22,327,000		-86.45	-84.90
Total property and casualty equity		191,000			176,000			188,000			172,000			190,000		8.52	-33.68
Total life and health equity		2,973,000			23,172,000			3,269,000			23,020,000			22,137,000		-87.17	-85.61
Total insurance underwriting net income		100,000			300,000			220,000			774,000			760,000		-66.67	-73.26
Total property and casualty		3,000			11,000			19,000			26,000			43,000		-72.73	-91.67
Total life and health		97,000			289,000			201,000			748,000			717,000		-66.44	-71.30
Claims and claims adjusted expense reserves (P/C)		520,000			448,000			483,000			464,000			416,000		16.07	23.52
Unearned premiums (P/C)		0			0			0			0			0			-100.00
Policyholder benefit and contractholder funds (L/H)		731,000			682,000			700,000			609,000			565,000		7.18	63.17
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		175,000			195,000			349,000			378,000			429,000		-10.26	-75.46
Other insurance activities income		22,000			32,000			60,000			73,000			105,000		-31.25	-95.90
Insurance and reinsurance underwriting income		153,000			163,000			289,000			305,000			324,000		-6.13	-13.56
Premiums		153,000			163,000			289,000			305,000			324,000		-6.13	-13.56
Credit related insurance underwriting		0			0			0			1,000			6,000			-100.00
Other insurance underwriting		153,000			163,000			289,000			304,000			318,000		-6.13	15.04
Insurance benefits, losses, expenses		173,000			155,000			396,000			305,000			302,000		11.61	50.43
Net assets of insurance underwriting subsidiaries		5,594,000			7,737,000			7,191,000			7,706,000			7,911,000		-27.70	-44.15
Life insurance assets		20,487,000			20,227,000			20,380,000			20,070,000			19,751,000		1.29	6.25
Analysis Ratios																	
06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Insurance underwriting assets / Consolidated assets	0.38	0	96	1.41	0	96	0.42	0	96	1.43	0.01	95	1.44	0.01	95		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	11.41	52.30	40	3.82	54.79	32	10.10	53.67	39	3.74	51.47	37	3.80	56.12	31		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	88.59	47.70	60	96.18	45.21	67	89.90	46.33	60	96.26	48.53	62	96.20	43.88	68		
Separate account assets (L/H) / Total life assets	0	13.29	42	0	11.01	43	0	11.24	43	0	7.26	42	0	8.53	44		
Insurance activities revenue / Adjusted operating income	0.46	0.37	72	0.54	0.39	75	0.48	0.41	73	0.45	0.47	73	0.50	0.47	75		
Premium income / Insurance activities revenue	87.43	3.14	96	83.59	3.04	95	82.81	2.84	96	80.69	7.32	91	75.52	4.86	93		
Credit related premium income / Total premium income	0	30.92	35	0	40.01	28	0	38.23	29	0.33	34.91	59	1.85	44.54	50		
Other premium income / Total premium income	100	69.08	65	100	59.99	71	100	61.77	70	99.67	65.09	40	98.15	55.46	50		
Insurance underwriting net income / Consolidated net income	0.94	0.02	95	-17.38	0.02	1	6.66	0.03	97	3.96	0.08	95	3.39	0.08	96		
Insurance net income (P/C) / Equity (P/C)	3.14	21.10	35	12.50	7.42	75	10.11	15.59	57	15.12	19.86	66	22.63	15.64	69		
Insurance net income (L/H) / Equity (L/H)	6.53	5.07	75	2.49	-31.13	57	6.15	3.62	69	3.25	5.13	50	3.24	1.99	55		
Insurance benefits, losses, expenses / Insurance premiums	113.07	-395.05	60	95.09	620.37	47	137.02	447.82	63	100	233.61	64	93.21	160.49	53		
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0	47	0	0.07	47	0	0.15	42	0	0.17	43		
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0	50	0	0.15	45	0	0.21	47		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.29	0	97	0.39	0	98	0.37	0	97	0.40	0	96	0.42	0	97		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.50	11.54	47	11.77	11.35	50	11.53	11.03	48	11.91	11.51	51	11.12	10.22	52		
Broker-Dealer Activities			143,601,000			146,476,000			147,300,000			153,990,000			147,440,000		
Net assets of broker-dealer subsidiaries (\$000)	7.38	0.47	92	7.44	0.73	90	7.53	0.75	90	7.99	1.39	88	7.78	1.79	87		

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	50,530,000	51,847,000	49,626,000	57,097,000	52,472,000
Real estate loans.....	9,122,000	8,874,000	9,570,000	8,764,000	8,083,000
Commercial and industrial loans	12,555,000	16,298,000	14,058,000	16,866,000	17,658,000
Loans to depository institutions and other banks acceptances	14,511,000	15,388,000	12,503,000	19,834,000	15,904,000
Loans to foreign governments and institutions	3,000	1,000	2,000	27,000	368,000
Loans to individuals	0	0	0	0	297,000
Agricultural loans.....	52,000	77,000	67,000	84,000	41,000
Other foreign loans.....	13,692,000	10,150,000	12,302,000	10,394,000	9,062,000
Lease financing receivables.....	595,000	1,059,000	1,124,000	1,128,000	1,059,000
Debt securities	11,515,000	4,925,000	17,172,000	633,000	832,000
Interest-bearing bank balances	13,527,000	17,197,000	20,039,000	16,383,000	9,251,000
Total selected foreign assets	75,572,000	73,969,000	86,837,000	74,113,000	62,555,000
Total foreign deposits	28,247,000	35,643,000	35,556,000	54,620,000	59,296,000
Interest-bearing deposits	28,006,000	34,824,000	35,157,000	53,912,000	58,253,000
Non-interest-bearing deposits.....	241,000	819,000	399,000	708,000	1,043,000

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	1.83	0.64	82	2.09	0.93	77	1.98	0.87	78	2.60	1.25	73	2.72	1.17	72
Cost: Interest-bearing deposits.....	0	0.12	24	0.90	0.59	75	0.60	0.42	75	1.75	1.19	83	1.30	0.97	71

	BHC	Peer # 1	Pct												
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans	0.55	0.26	75	0.90	5.29	42	1.31	5.18	57		27.03		0.04	27.29	25
Commercial and industrial loans	0.54	1.03	85	0.16	0.59	27	0.31	0.64	61	0.05	0.29	5		1.53	
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Growth Rates															
Net loans and leases.....	-2.54	-1.19	53	-0.67	10.27	51	-13.08	-2.40	28	8.81	22.48	61	-6.43	7.24	30
Total selected assets.....	2.17	3.19	55	24.36	5.10	80	17.17	2.04	73	18.48	12.40	76	-6.35	3.24	28
Deposits	-20.75	9.07	17	-34.63	10.22	13	-34.90	3.46	20	-7.89	10.36	20	-54.03	5	12

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		183,158,000	248,238,000	197,514,000	270,178,000	322,419,000	-26.22	-56.25
1–4 family residential loans		138,422,000	206,113,000	155,900,000	228,267,000	285,751,000	-32.84	-62.47
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	453,000		-100.00
All other loans and leases.....		44,736,000	42,125,000	41,614,000	41,911,000	36,215,000	6.20	-9.83
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	179,000		-100.00
Seller's interest carried as securities and loans		0	0	0	0	427,000		-100.00
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	427,000		-100.00
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities.....		9.41	12.61	10.10		14.02		17.01
1–4 family residential loans		7.11	10.47	7.97		11.84		15.07
Home equity lines		0	0	0		0		0
Credit card receivables.....		0	0	0		0		0
Auto loans.....		0	0	0		0		0
Commercial and Industrial loans		0	0	0		0		0.02
All other loans and leases.....		2.30	2.14	2.13		2.17		1.91
Asset-backed commercial paper conduits.....		0	0	0		0		0
Credit exposure from credit enhancements provided to conduit structures		0	0	0		0		0
Liquidity commitments provided to conduit structures		0	0	0		0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		37.39	41.75	39.95		42.67		44.92
Home equity lines		2.50	2.88	2.74		3.03		3.40
Credit card receivables.....		3.29	2.96	3.27		3.27		3.03
Auto loans and other consumer loans.....		5.86	5.44	6		5.23		4.93
Commercial and industrial loans		14.54	15.68	14.50		15.01		15.08
All other loans and leases.....		36.42	31.28	33.55		30.78		28.64

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018			
						Percent Change		
	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Percent of Total Securitization Activities by Type								
Retained credit exposure.....		0	0	0	0	0	0	0
1–4 family residential loans.....		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....							0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0.06	
Seller's interest carried as securities and loans		0	0	0	0	0	0.13	
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans							94.26	
Percent of Tier 1 Capital								
Total retained credit exposure.....		0	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure		11.74	12.51	11.94	12.50	12.59		
30–89 Days Past Due Securitized Assets								
1–4 family residential loans		3,260,000	15,877,000	5,098,000	9,546,000	12,081,000	-79.47	-76.65
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		374,000	2,310,000	306,000	2,000	28,000	-83.81	34.05
Total 30–89 days past due securitized assets.....		3,634,000	18,187,000	5,404,000	9,548,000	12,109,000	-80.02	-74.48
90+ Days Past Due Securitized Assets								
1–4 family residential loans		332,000	14,188,000	949,000	166,000	373,000	-97.66	-62.10
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		1,549,000	144,000	1,393,000	128,000	249,000		152.69
Total 90+ days past due securitized assets		1,881,000	14,332,000	2,342,000	294,000	622,000	-86.88	26.33
Total past due securitized assets.....		5,515,000	32,519,000	7,746,000	9,842,000	12,731,000	-83.04	-64.94
Net Losses on Securitized Assets								
1–4 family residential loans		2,000	7,000	13,000	119,000	201,000	-71.43	-98.98
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		122,000	83,000	137,000	178,000	739,000	46.99	-21.79
Total net losses on securitized assets.....		124,000	90,000	150,000	297,000	940,000	37.78	-64.77

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	2.36	7.70	3.27	4.18	4.23
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					0
All other loans and leases	0.84	5.48	0.74	0	0.08
Total 30–89 days past due securitized assets	1.98	7.33	2.74	3.53	3.76
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.24	6.88	0.61	0.07	0.13
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					0
All other loans and leases	3.46	0.34	3.35	0.31	0.69
Total 90+ days past due securitized assets	1.03	5.77	1.19	0.11	0.19
Total past due securitized assets percent of securitized assets	3.01	13.10	3.92	3.64	3.95
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0.01	0.01	0.05	0.07
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					0
All other loans and leases	0.55	0.39	0.33	0.42	2.04
Total net losses on securitized assets	0.14	0.07	0.08	0.11	0.29
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.92	3.89	2.49	2.58	2.93
Home equity lines	0.61	0.65	0.77	0.82	0.79
Credit card receivables	0.69	0.94	1.18	1.30	1.29
Commercial and industrial loans	0.13	0.18	0.23	0.16	0.22
All other loans and leases	0.40	0.96	0.52	0.44	0.49
Total managed loans past due 30–89 days	0.95	2.05	1.30	1.35	1.58
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.20	4.81	1.95	1.34	1.54
Home equity lines	0.06	0.07	0.08	0.13	0.13
Credit card receivables	0.78	1.16	1	1.33	1.31
Commercial and industrial loans	0.06	0.04	0.02	0.02	0.01
All other loans and leases	0.41	0.08	0.35	0.07	0.12
Total managed loans past due 90+ days	0.66	2.08	0.96	0.65	0.78
Total Past Due Managed Assets	1.60	4.13	2.25	2	2.36
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.02	0	0	0.01	0.01
Home equity lines	-0.37	-0.07	-0.14	-0.10	-0.02
Credit card receivables	2.82	3.91	3.11	3.34	3.31
Commercial and industrial loans	0.23	0.82	0.70	0.27	0.13
All other loans and leases	0.20	0.29	0.27	0.26	0.48
Net Losses on Managed Assets Percent of Total Managed Assets	0.19	0.35	0.31	0.24	0.29

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries	246,000	94,000	975,000	746,000	146,000	161.70	-78.33	
Dividends	0	0	0	0	0			
Interest	0	0	0	1,000	7,000		-100.00	
Management and service fees	33,000	51,000	92,000	98,000	203,000	-35.29	1550.00	
Other income	213,000	43,000	883,000	647,000	-64,000	395.35	-68.95	
Income from nonbank subsidiaries	110,000	-43,000	105,000	-36,000	1,055,000		-81.94	
Dividends	400,000	0	595,000	120,000	1,062,000		41.84	
Interest	0	0	0	1,000	1,000		-100.00	
Management and service fees	0	1,000	1,000	2,000	3,000	-100.00	-100.00	
Other income	-290,000	-44,000	-491,000	-159,000	-11,000			
Income from subsidiary holding companies	9,287,000	956,000	43,278,000	25,165,000	24,655,000	871.44	81.25	
Dividends	6,060,000	40,000	41,983,000	21,810,000	21,365,000	15050.00	20.02	
Interest	3,227,000	916,000	1,295,000	3,355,000	3,290,000	252.29		
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0		-100.00	
Total income from subsidiaries	9,643,000	1,007,000	44,358,000	25,875,000	25,856,000	857.60	40.40	
Securities gains (losses)	0	0	0	0	-3,000		-100.00	
Other operating income	-361,000	-79,000	-714,000	-1,024,000	-324,000			
Total operating income	9,282,000	928,000	43,644,000	24,851,000	25,529,000	900.22	36.42	
Operating Expenses								
Personnel expenses	41,000	-139,000	-67,000	482,000	-99,000		-38.81	
Interest expense	2,379,000	2,416,000	4,995,000	4,524,000	4,295,000	-1.53	98.42	
Other expenses	-555,000	165,000	-388,000	1,918,000	1,280,000			
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	1,865,000	2,442,000	4,540,000	6,924,000	5,476,000	-23.63	-10.72	
Income (loss) before taxes	7,418,000	-1,515,000	39,105,000	18,243,000	19,874,000		57.33	
Applicable income taxes (credit)	-617,000	-829,000	-1,694,000	-945,000	-544,000			
Extraordinary items								
Income before undistributed income of subsidiaries	8,035,000	-686,000	40,799,000	19,188,000	20,418,000		60.38	
Equity in undistributed income of subsidiaries	2,641,000	-1,040,000	-37,498,000	361,000	1,975,000		-56.06	
Bank subsidiaries	0	0	0	0	0			
Nonbank subsidiaries	-199,000	-354,000	-442,000	1,186,000	486,000			
Subsidiary holding companies	2,840,000	-686,000	-37,056,000	-825,000	1,489,000		-45.84	
Net income (loss)	10,676,000	-1,726,000	3,301,000	19,549,000	22,393,000		-3.12	
Memoranda								
Bank net income	0	0	0	0	0			
Nonbank net income	201,000	-354,000	153,000	1,306,000	1,548,000		-80.82	
Subsidiary holding companies' net income	8,900,000	-646,000	4,927,000	20,985,000	22,854,000		-13.53	

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		213,000	0.06	277,000	0.07	426,000	0.11	226,000	702,000	-23.10	-99.69
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		-100.00
Other receivables		213,000	0.06	277,000	0.07	426,000	0.11	226,000	702,000	-23.10	-38.08
Investment in nonbank subsidiaries		6,755,000	1.77	12,941,000	3.41	6,790,000	1.79	13,387,000	11,901,000	-47.80	-88.76
Common and preferred stock		5,600,000	1.46	11,848,000	3.12	5,665,000	1.50	12,166,000	10,801,000	-52.73	-78.50
Excess cost over fair value		999,000	0.26	999,000	0.26	999,000	0.26	999,000	1,006,000	0.00	217.14
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		-100.00
Other receivables		156,000	0.04	94,000	0.02	126,000	0.03	222,000	94,000	65.96	-17.02
Investment in subsidiary holding companies		355,343,000	92.90	349,504,000	91.99	352,329,000	93.03	341,396,000	331,148,000	1.67	100.82
Common and preferred stock		168,612,000	44.08	197,188,000	51.90	167,192,000	44.15	195,934,000	191,917,000	-14.49	-4.71
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		186,661,000	48.80	152,248,000	40.07	185,046,000	48.86	145,383,000	139,163,000	22.60	
Other receivables		70,000	0.02	68,000	0.02	91,000	0.02	79,000	68,000	2.94	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	1,000		-100.00
Securities		133,000	0.03	2,421,000	0.64	127,000	0.03	981,000	2,136,000	-94.51	-97.57
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		15,198,000	3.97	11,832,000	3.11	14,817,000	3.91	14,948,000	16,301,000	28.45	-69.19
Cash and due from unrelated depository institution		0	0	0	0	0	0	1,000	0		-100.00
Premises, furnishings, fixtures and equipment		0	0	14,000	0	0	0	16,000	0		-100.00
Intangible assets		0	0	0	0	0	0	0	0		
Other assets		4,849,000	1.27	2,967,000	0.78	4,219,000	1.11	3,069,000	2,774,000	63.43	-15.48
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		382,491,000	100.00	379,956,000	100.00	378,708,000	100.00	374,024,000	364,963,000	0.67	4.23
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	2,000		-100.00
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		14,428,000	3.77	18,653,000	4.91	18,325,000	4.84	13,425,000	6,712,000	-22.65	-5.26
Borrowings with maturity over 1 year		112,184,000	29.33	137,279,000	36.13	132,017,000	34.86	110,260,000	101,302,000	-18.28	29.35
Subordinated notes and debentures		29,753,000	7.78	33,032,000	8.69	31,284,000	8.26	27,221,000	25,449,000	-9.93	-0.47
Other liabilities		7,564,000	1.98	7,131,000	1.88	7,823,000	2.07	7,657,000	6,856,000	6.07	-1.27
Balance due to subsidiaries and related institutions		27,300,000	7.14	4,475,000	1.18	4,372,000	1.15	28,315,000	28,476,000	510.06	6.16
Total liabilities		191,229,000	50	200,570,000	52.79	193,821,000	51.18	186,878,000	168,797,000	-4.66	15.73
Equity Capital		191,262,000	50	179,386,000	47.21	184,887,000	48.82	187,146,000	196,166,000	6.62	-5.20
Perpetual preferred stock (income surplus)		20,684,000	5.41	20,939,000	5.51	20,984,000	5.54	21,620,000	23,309,000	-1.22	-17.20
Common stock		9,136,000	2.39	9,136,000	2.40	9,136,000	2.41	9,136,000	9,136,000	0.00	0.00
Common surplus		60,154,000	15.73	60,082,000	15.81	60,349,000	15.94	60,978,000	60,590,000	0.12	-0.64
Retained earnings		171,765,000	44.91	159,952,000	42.10	162,890,000	43.01	166,697,000	158,163,000	7.39	35.17
Accumulated other comprehensive income		-564,000	-0.15	-798,000	-0.21	194,000	0.05	-1,311,000	-6,336,000		
Other equity capital components		-69,913,000	-18.28	-69,925,000	-18.40	-68,666,000	-18.13	-69,974,000	-48,696,000		
Total liabilities and equity capital		382,491,000	100.00	379,956,000	100.00	378,708,000	100.00	374,024,000	364,963,000	0.67	4.23
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		1,975,000	0.52	3,936,000	1.04	3,945,000	1.04	4,595,000	4,006,000	-49.82	-90.72
Notes payable to subsidiaries that issued TPS		0	0	311,000	0.08	317,000	0.08	1,722,000	1,593,000	-100.00	-100.00
Loans and advances from subsidiary holding companies		24,900,000	6.51	0	0	0	0	23,350,000	24,342,000		512.40
Subordinated and long-term debt 1 year or less		0	0	914,000	0.24	983,000	0.26	1,503,000	1,101,000	-100.00	-100.00
Guaranteed loans to banks, nonbanks, and holding companies		1,456,000	0.38	6,301,000	1.66	6,165,000	1.63	6,759,000	6,619,000	-76.89	-83.25

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	11.30	12.64	46	-1.86	4.33	14	1.79	7.29	10	9.94	9.68	56	11.06	10.40	58
Bank net income / Average equity investment in banks		12.37			4.55			7.45			10.51				11.19
Nonbank net income / Average equity investment in nonbanks	6.01	13.40	41	-5.53	7.01	11	1.45	9.75	30	10.48	7.89	67	10.52	7.10	71
Subsidiary HCs net income / Average equity investment in sub HCs	10.65	11.92	50	-0.66	5.62	20	2.56	7.01	20	10.75	8.55	57	11.93	8.78	72
Bank net income / Parent net income	0	96.24	4		91.35		0	88.16	5	0	82.22	7	0	82.56	8
Nonbank net income / Parent net income	1.88	3.10	66		6.35		4.63	3.59	76	6.68	5.93	76	6.91	3.78	81
Subsidiary holding companies' net income / Parent net income	83.36	67.52	45		71.95		149.26	68.34	90	107.35	74	84	102.06	72.48	80
Leverage															
Total liabilities / Equity capital	99.98	16.87	96	111.81	20.37	94	104.83	20.06	94	99.86	20.43	94	86.05	20.88	92
Total debt / Equity capital	81.75	11.60	94	105.34	14.50	95	98.24	14.41	95	80.64	14.31	95	68.04	14.69	89
Total debt + notes payable to subs that issued TPS / Equity capital	81.75	13.82	94	105.51	16.78	95	98.41	16.67	95	81.56	16.36	94	68.85	17.10	90
Total debt + Loans guaranteed for affiliate / Equity capital	82.52	11.69	94	108.85	14.81	95	101.57	14.68	94	84.25	14.56	94	71.41	15.14	90
Total debt / Equity capital – excess over fair value	82.18	11.71	94	105.93	14.64	95	98.77	14.52	95	81.07	14.51	95	68.39	14.81	89
Long-term debt / Equity capital	74.21	11.05	94	94.94	13.39	95	88.32	13.56	95	73.46	13.04	95	64.61	13.37	92
Short-term debt / Equity capital	7.54	0.48	96	10.40	0.98	92	9.91	0.77	94	7.17	1.02	90	3.42	1.14	83
Current portion of long-term debt / Equity capital	0	0.06	40	0.51	0.05	90	0.53	0.06	90	0.80	0.05	93	0.56	0.14	88
Excess cost over fair value / Equity capital	0.52	0.09	90	0.56	0.09	90	0.54	0.08	90	0.53	0.12	89	0.51	0.12	89
Long-term debt / Consolidated long-term debt	89.11	39.10	88	84.02	29.33	92	89.75	34.67	93	70.83	28.44	85	69.31	28.63	85
Double Leverage															
Equity investment in subs / Equity capital	91.61	103.07	6	117.09	103.11	93	94.03	102.81	9	111.73	103.22	86	103.85	103.10	56
Total investment in subs / Equity capital	189.43	108.26	96	202.20	110.49	96	194.47	110.16	96	189.70	111.07	95	175.23	112.48	92
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.75	0.25	6		0.67		-3.34	0.47	2	1.12	0.36	83	0.34	0.35	56
Equity investment in subs – equity cap / Net income-div (X)		0.83			3.93			1.82		2.26	1.22	84	0.58	1.22	33
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	271.11	138.64	89	23.64	143.95	7	412.17	136.59	97	156.30	177.68	46	177.53	162.34	57
Cash from ops + noncash items + op expense / Op expense + dividend	108.21	130.64	44	149.71	154.33	60	490.13	147.24	97	196.02	190.27	57	152.64	174.91	45
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	96.19	103.17	44	61.36	148.07	20	94.09	134.08	24	94.72	116.34	22	57.70	103.19	15
Pretax operating income + interest expense / Interest expense	411.81	1,479.01	27	37.29	2,733.67	9	882.88	2,016.32	45	503.25	1,968.54	28	562.72	2,898.75	33
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	411.29	1,667.11	26	37.99	1,374.36	8	875.74	1,539.23	51	495.21	1,632.83	27	553.23	1,369.37	33
Dividends + interest from subsidiaries / Interest expense + dividends	252.66	153.06	82	13.17	169.52	8	388.26	150.43	94	176.11	210.80	45	187.23	188.90	53
Fees + other income from subsidiaries / Salary + other expenses	8.56	12.78	68	196.15	15.95	98	-106.59	13.95	0	24.50	16.52	71	11.09	16.08	66
Net income / Current part of long-term debt + preferred dividends (X)	16.97	41.77	36		27.95		1.45	35.64	8	6.76	57.11	14	8.43	33.93	18
Other Ratios															
Net assets that reprice within 1 year / Total assets	-7.37	3.64	3	-5	3.69	7	-2.79	3.85	7	-10.45	2.64	5	-9.41	2.61	5
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0.05			0.10			0.04		0	0.24	47
Nonaccrual		0.96			0.97			1.03			0.54		0	6.54	38
Total		1.17			1.02			1.13			0.58		0	6.78	36
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0.14	0	98
To nonbank subsidiaries	0.76	0.03	93	3.51	0.05	94	3.33	0.05	94	3.61	0.10	93	3.23	0.24	92
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0.76	0.03	93	3.51	0.06	94	3.33	0.05	94	3.61	0.10	93	3.37	0.25	92
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	10.47	1.79	87	10.41	2.90	84	10.88	2.66	86	10.96	5.62	79	10.62	5.50	79
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0.32	0.07	90	0.28	0.07	90	0.39	0.08	90	0.29	0.19	87	0.33	0.21	89

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	18.11	78.46	15		73.92		15.45	81.10	6	51.26	57.84	53	46.26	57.26	43
Dividends declared / Net income	13.63	25.30	28		60.26		191	42.29	99	50.31	33.08	82	42.18	27.33	78
Net income – dividends / Average equity.....	9.76	9.64	59	-7.09	1.15	10	-1.63	4.14	8	4.94	6.46	26	6.40	7.33	40
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	139.49	9	0	166.94	10	0	132.17	7	0	178.13	9	0	157.73	9
Dividends from nonbank subsidiaries	27.49	3.97	88	0	3.69	27	9.44	3.41	83	1.22	7.53	58	11.24	7.13	83
Dividends from subsidiary holding companies.....	416.49	6.36	96	0.83	3.84	89	665.87	4.85	99	221.76	21.40	90	226.20	16.86	94
Dividends from all subsidiaries	443.99	193.08	87	0.83	205.70	9	675.31	174.85	95	222.98	260.40	52	237.45	215.26	64
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		36.56			82.59			60.28			66.55			60.71	
Interest income from bank subsidiaries.....		0.11			0.58			0.36			0.54			0.52	
Management and service fees from bank subsidiaries		0.90			3.18			1.47			1.55			1.88	
Other income from bank subsidiaries.....		0			0.01			0			0			0	
Operating income from bank subsidiaries		38.35			98.26			62.88			69.36			63.43	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	199	54.17	92		52.25		388.89	56.39	96	9.19	82.95	31	68.60	51.40	62
Interest income from nonbank subsidiaries.....	0	2.35	32		7.62		0	7.38	32	0.08	20.25	55	0.06	18.56	53
Management and service fees from nonbank subsidiaries	0	0.63	39		1.87		0.65	0.86	80	0.15	1.92	78	0.19	2.96	79
Other income from nonbank subsidiaries.....	-144.28	0.08	1		0.22		-320.92	0.16	1	-12.17	1.06	1	-0.71	0.15	6
Operating income from nonbank subsidiaries	54.73	76.16	52		78.35		68.63	79.84	48	-2.76	150.41	1	68.15	99.33	41
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	68.09	31	80		55.04		852.10	43.51	95	103.93	61.23	76	93.48	48.56	73
Interest income from subsidiary holding companies	36.26	5.39	90		15.38		26.28	8.40	80	15.99	6.54	76	14.40	3.95	80
Management and service fees from subsidiary holding companies.....	0	0.37	45		0.95		0	0.44	45	0	0.36	46	0	0.43	46
Other income from subsidiary holding companies.....	0	-0.43	52		2.24		0	0.01	45	0	0.29	44	0	0.01	48
Operating income from subsidiary holding companies.....	104.35	39.64	90		73.61		878.38	55.20	95	119.92	76.49	73	107.88	61.19	76
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	67.82	10	0	66.84	12	0	69.76	8	0	67.32	10	0	65.18	11
Interest income from bank subsidiaries.....	0	0.39	24	0	1.06	21	0	0.63	20	0	0.80	36	0.03	0.92	47
Management and service fees from bank subsidiaries	0.36	2.08	76	5.50	2.32	80	0.21	1.87	74	0.39	1.81	76	0.80	2.01	76
Other income from bank subsidiaries.....	2.29	0.02	96	4.63	0.07	95	2.02	0.04	95	2.60	0.03	96	-0.25	0.02	2
Operating income from bank subsidiaries	2.65	81.78	11	10.13	81.90	12	2.23	82.20	9	3	78.80	13	0.57	74.20	12
Dividends from nonbank subsidiaries	4.31	2.67	79	0	2.05	28	1.36	1.95	68	0.48	2.65	56	4.16	2.57	77
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	63	0	2.32	62
Management and service fees from nonbank subsidiaries	0	0.02	42	0.11	0.04	88	0	0.02	84	0.01	0.06	83	0.01	0.03	84
Other income from nonbank subsidiaries.....	-3.12	0.01	0	-4.74	0.01	1	-1.13	0.01	2	-0.64	0.04	0	-0.04	0.02	6
Operating income from nonbank subsidiaries	1.19	6.48	61	-4.63	6.25	1	0.24	4.70	51	-0.14	7.29	0	4.13	7.64	69
Dividends from subsidiary holding companies.....	65.29	2.43	93	4.31	1.08	90	96.19	2.53	97	87.76	4.52	95	83.69	5.15	94
Interest income from subsidiary holding companies	34.77	0.01	96	98.71	0.17	99	2.97	0.11	93	13.50	0.20	95	12.89	0.37	94
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	100.05	3.96	97	103.02	4.06	98	99.16	4.56	96	101.26	6.08	99	96.58	6.79	96
Loans and advances from subsidiaries / Short term debt.....	186.27	135.34	76	21.10	237.31	35	21.53	135.13	29	208.16	83.37	77	422.35	87.87	90
Loans and advances from subsidiaries / Total debt	17.19	28.31	54	2.08	33.86	32	2.17	27.08	30	18.52	28.33	55	21.24	26.53	59